

SPOTLIGHT



FEBRUARY 2015

JOSHUA DISHONG

Individual Producer of the Year 2014

\$756,403 Net ALP

A TIME TO EVERY SEASON

I am a perfectionist but I know how to live life. When I'm working, it's 100 percent. When I'm with my friends, I put everything away and enjoy life. When I come home to my kids, it's pure joy and everything's worth it.
— Monique Lhuillier

EACH YEAR, THE FEBRUARY ISSUE of *Spotlight* is dedicated to our year-to-date winners, Convention and club qualifiers. I invite you to join us as we recognize them and celebrate their achievements.

In doing so, I think it's important to recognize not just the hard work but the hard choices, the sacrifices that sometimes were made on the way to achieving their goals.

Joshua Dishong of the Zach Hart Agency in Michigan made his share of hard choices and sacrifices on the road to becoming American Income's #1 Individual Producer for 2014 and all time ALP record breaker. As a young husband and father of two small children, Josh was attending college and working a warehouse job that paid only \$10 an hour. He told his wife, Lauren, about *Opportunity Unlimited* at AIL, and they decided to give it a shot. As he noted, he could, at any time, have gotten another job making \$10 an hour. We're glad you hung in there, Josh.

Josh made other choices that involved sacrifice. He says he skipped some family gatherings that he would rather not have missed in favor of the advancement of his career. But he is quick to add that "it's all been worth it." Because he put in the work and made those hard choices up front, he is now a successful RGA. He is also able to provide his family with



Josh and Lauren Dishong with Roger at the 2013 Convention in New Orleans. Josh was the #3 Individual Producer for 2012, his first full year with the Company.

a comfortable lifestyle and has committed to never missing any of his kids' sports events or activities as they approach school-age.

Hearing Josh's success story got me thinking about the whole work/life balance buzz. I read an article recently by a life coach named Andrew May who put an interesting spin on the subject, starting with this perspective: "The very fact that the term [work/life balance] exists implies that things are inherently out of balance, that there's something broken that needs to be fixed. Or that 'work' is always bad and 'life' is always good and never the twain shall meet, when really they're interwoven parts of the same whole." In other words, there's simply LIFE, in which the work you love and the people you love are coexisting parts.

Getting the mix right requires constant time and effort. But trust me, there is no reason you can't have a great career and an amazing personal life as well.

I think the happiest and most driven people have an innate sense that work and life can't be separated by a simple little hyphen. Your personal life is not something you should have to make time for and your work life is not something you should have to

apologize for. There's no scale to be balanced. Work fulfills our need to push ourselves to excellence, to create things... to succeed. A career also provides us with the things that make having a family life possible in the first place. On the other hand, the things we'd typically put in the "life" category — time with family, exercise, vacation, outings with friends — are absolutely essential to our work selves. It's how we recharge and reset our mental and physical health and productivity.

Speaking of recharging, I look forward to seeing all of you at our Convention in San Diego in May. Congratulations to Josh and all our other award winners and qualifiers. If you didn't qualify this year, or if you are not among this year's award winners, now is the time to make choices to bring about your desired outcome for next year. In the meantime, get out there and LIVE!



Roger Smith
President & Chief Executive Officer
AIL & NILICO

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life, National Income Life and Union Heritage Life

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FPO

NEWS FEBRUARY 2015

VOL. 48 NO. 2

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2015, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **70.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 03/24** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 03/27**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 03/31** before 2:00 p.m. CST to count for **March** production.

\$3,129,527

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 34-41**.



INDIVIDUAL PRODUCER OF THE YEAR 2014
pg. 20-21

***Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful El Conquistador Resort in Puerto Rico! The convention will be held May 22-25, 2016.**



LOOK FOR ME!

★ AGENT TENURE BONUS ★

2015



NO AGENT LEFT BEHIND

JANUARY BONUS PAYOUT: **\$317,250**

JANUARY BONUS QUALIFIERS: **298**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Christopher Angelos	\$1,500	Everett Farr	\$1,500	John Mayo	\$1,500	Patrick Rowe	\$1,500
Joan Aquino	1,500	Cynthia Garcia	1,500	Carey McCormick	1,500	Derek Sandilands	1,500
Brian Benedict	1,500	Luz Garcia	1,500	Darryl McCoy	1,500	Sawyer Skaggs	1,500
Christopher Bennett	1,500	Donna Glende	1,500	Jenna McGowan	1,500	Stuart Squires	1,500
Christopher Bentley	1,500	Dmitri Grigorov	1,500	Hussain Mir	1,500	Louis Thacker	1,500
Idyle Blanc	1,500	Stephanie Haarer	1,500	Yevgeniy Miroshnikov	1,500	Johanna Tolentino	1,500
Beth Blumershine	1,500	Zachary Hansen	1,500	Alfredo Moreno	1,500	Ray Vance	1,500
Jessica Boss	1,500	Willie Hayes	1,500	Brian Morris	1,500	Lee van Delft	1,500
Joleen Bray	1,500	Rachael Hicks	1,500	Karen Mosley	1,500	Victoria Varney	1,500
Daniel Brigham	1,500	Matthew Hilton	1,500	Kelly Nails	1,500	Drake Walker	1,500
Leroy Brown	1,500	Anne Hooper	1,500	Jessica Napiza	1,500	Shane Walters	1,500
Braden Buck	1,500	Brian Howard	1,500	Jamal Nelson	1,500	Heather Ward	1,500
Clair Butler	1,500	Paula Jaime-Agramon	1,500	Vashawn Nelson	1,500	Jermeele Wilson	1,500
Suzanna Carlsson	1,500	Brenna Jensen	1,500	Lindsay Nielsen	1,500	Christy Young	1,500
Corey Carmody	1,500	Marí Jones	1,500	Beau Norton	1,500	Zenon Zorij	1,500
Tiara Carpenter	1,500	Audrey Kersey	1,500	Ernest Patterson	1,500	Gintare Zubrute	1,500
Takela Carrington	1,500	Dustin King	1,500	Joshua Pehl	1,500	Toniann Allen	1,250
Allison Castillo	1,500	Tami Klein	1,500	Nick Pestana	1,500	Alexander M Baker	1,250
Sam Chan	1,500	Forrest Lane	1,500	Jamonta Pettitway	1,500	Edford Banuel	1,250
Melissa Chapman	1,500	Michelle Leese	1,500	Kenneth Preston	1,500	Michael Barahona	1,250
Susan Chuppa	1,500	Houda Legsai	1,500	Arica Quinn	1,500	Kyle Barter	1,250
Jesse Coatney	1,500	Daniel Lopez	1,500	Virginia Rice	1,500	Guitree Basdeo	1,250
Brendon Comeau	1,500	Christina Lurie	1,500	Jordan Richardson	1,500	Sherry Bennett	1,250
Matthew Courtney	1,500	Marjorie Maguire	1,500	Mustafa Ridha	1,500	Richard Bentley	1,250
Timothy Cowart	1,500	Michael Mallia	1,500	Lauri Roberts	1,500	Tony Bisirri	1,250
Michael D'Angelo	1,500	Kelly Marceniuk	1,500	Marcus Rodgers	1,500	Paul Bloedorn	1,250

➤ Eligibility must occur in the 4th, 5th or 6th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on date in the system. Contract month counts as

a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.
➤ Agent must have minimum of 84% Net-to-Gross in month 4 - 6
*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Chiquita Brandon	\$1,250	Kimberly Peckham	\$1,250	Jared Elrod	\$500	Felicia Steele	\$500
Joseph Brice	1,250	Amanda Peterson	1,250	Ryan Ferris	500	David Stingl	500
Teresa Brock	1,250	Paula Pettigrew	1,250	Tammy Fletcher	500	Cassandra Stubblefield	500
Rhonda Brown	1,250	Abigail Plache	1,250	Jonathan Frigola	500	Brian Stuckey	500
Thomas Brown	1,250	Jezziashon Potter	1,250	Andrew Frilot	500	Kenneth Sutton	500
Brazos Campos	1,250	Robert Reams	1,250	Emaly Galeano	500	Craig Taylor	500
Emily Cecilia	1,250	Belinda Rickles	1,250	Dawn Gann	500	Miriam Taylor	500
Matthew Cessna	1,250	Appoline Ridore	1,250	Kevin Gill	500	Joycelyn Thomas	500
Tami Chaimov	1,250	Mario Rios	1,250	Randy Gill	500	Carissa Thorne	500
Derren Chapman	1,250	Mario Rodriguez	1,250	David Golovin	500	Robert Tobin	500
Joshua Cohen	1,250	Benjamin Roman	1,250	James C Good	500	Michylea Tucker	500
Isabel Contreras	1,250	Jacqueline Roth	1,250	Riegel Gorali	500	Reuben Vincent	500
Brianna Curry	1,250	Mohammad Saatsaz	1,250	Altovise Green	500	Linda Volpe	500
Peter Davis	1,250	Kendra Sabin	1,250	Casey Hayes	500	Daniel Wallace	500
Latisha Dickens	1,250	Lisa Sarish	1,250	Jessica Holman	500	Sean Walsh	500
Andrew Duchesneau	1,250	Aaron Scott	1,250	Chase Hrivnak	500	Lisa Wasmund	500
Martyna Dudapasieka	1,250	Jake Sherman	1,250	Sarah Hubbard	500	Devin Watts	500
Dawn Eckelberry	1,250	Stephanie Smith	1,250	William Jenkins	500	Cornelius Wilkins	500
Casey Finley	1,250	Eric Spells	1,250	Diego Jimenez-Vazquez	500	Rodney Wilson	500
Brodie Fischer	1,250	Paula Stiefel	1,250	Elizabeth Lemson	500	Stephanie Wolfe	500
Derek Foore	1,250	Marlene Talamantes-Saucedo	1,250	Ryan Locke	500	Hanbo Xu	500
Briana Foster	1,250	Ileana Tatafu	1,250	Quincy McCurrie	500	Maksym Zakhazhevskiy	500
Isaac Galloway	1,250	Davia Thompson	1,250	Donavan McFadden	500	Justin Zupan	500
Angela Garner	1,250	Jason Tuttle	1,250	Sheldon McKenzie	500		
Kathleen Gillespie	1,250	Rachel Utley	1,250	Kenneth McLaughlin	500		
Elaine Goodare	1,250	Colleen Ware	1,250	Emma Mekinda	500		
Jeffrey Graham	1,250	Daphne Weber	1,250	Patricia Morietta	500		
Stephan Gustafson	1,250	Alexandra Wedderburn	1,250	Khaled Morra	500		
Sina Heak	1,250	Shayla Williamson	1,250	Maureen Mungall	500		
Curtis Henderson	1,250	Jill Wilson	1,250	Oscar Navarro	500		
Albert Hugar	1,250	Anne Wurtzler	1,250	Deanna Odom	500		
Xylina Ibanez	1,250	Brandon Zimmerman	1,250	Simeon Ogunjulugbe	500		
Monique Irby	1,250	Elsie Albuquerque	500	Joseph Patane	500		
Serena Johnson	1,250	Isaac Alvarez	500	Gerald Paul	500		
Siamak Khaleghi	1,250	Reanna Anderson	500	Daniel Petruccello	500		
Yuriy Kosovan	1,250	Nehemias Arocho-Gonzalez	500	Sherly Philippe	500		
Kun Lee	1,250	Deanna Aschwanden	500	Jill Pope	500		
Jorge Leon	1,250	William Barker	500	Dustin Potter	500		
Jon Liguori	1,250	Travis Barnes	500	Charles Raker	500		
Man Luc	1,250	Courtney Basil	500	Timothy Randolph	500		
Mariela Luis-Rios	1,250	Jaspal Bath	500	Deborah Reed	500		
Joseph Luminiello	1,250	Schuyler Beck	500	Stephanie Reinke	500		
Chantal Mallette	1,250	Adanech Beetem	500	Andrew L Richardson	500		
Andrea Markosky	1,250	Charles Boisselle	500	Herbert Robinson	500		
Itili Masila	1,250	Gerald Bonaparte	500	Francis Rodriguez	500		
Ashley McCall	1,250	Joshua Boyce	500	Frank Rodriguez	500		
Patrick McGuigan	1,250	Robert Cain	500	Karan Rogers	500		
Shalonda McKnight	1,250	Barbara Carlyle	500	Brandi Rule	500		
Sunnie McRee	1,250	Brian Carter	500	Jacqueline Schaefers	500		
Arthur Menina	1,250	Brandon Caruthers	500	Chad Sellers	500		
Maria Montoya	1,250	Jamaica Carver-Mann	500	Erin Seymour	500		
Tyler Moore	1,250	Nehemiah Chea	500	Tiffany Shaw	500		
Brenden Mostoller	1,250	Jamie Copher	500	James Sherwood	500		
Scott Mudrak	1,250	David Cortes	500	Roger Shively	500		
Serah Muhungura	1,250	Daniel Davis	500	Jolene Smith	500		
Deborah Nogera	1,250	Mario DiGiovanni	500	Sandra Sobieski	500		
Brian Pace	1,250	Eric Dollar	500	Adrian Soto	500		

ANNIVERSARIES

31 Years of Service

Robert Seeber, AGT
 Chuck Hill, PR
 Melinda-Rae Lyse, RGA
 Michelle Baxter, PR
 Patrick Duray, MGA
 Susan Kelleher, PR
 Christopher Clark, MGA
 Desi Dimitrova, SGA
 Byron Paz, SGA
 Shelly Russell, MGA
 Patrick Stenglein, RGA
 Leon Thompson, AGT

10 Years of Service

Ronald Rivera, AGT
 Matthew Willrodt, GA
 Katherine Fallon, AGT
 Ewa Marinaccio, AGT
 Themes Nolan, AGT
 Ricardo Subero, MGA
 Mike Allen, MGA
 Kenneth Greer, RGA
 Kasali Kotun, AGT
 Matthew Lukesh, GA
 Dale Meyer, SA
 Duane Robertson, AGT
 Tiffany Roland, SGA
 Kellen Cuttance, AGT
 Dustin Kiss, AGT
 Vera Leus, AGT

William Parmeter, AGT
 Anne Powihongi, AGT
 Victor Rodas, AGT
 Ernestine Rush, AGT
 Lesina Ah Sue, GA
 Christopher Chovanec, MGA
 Richard Dyer, MGA
 Lucky Faaitiiti, SA
 Donald Hill, SA
 Sandra Linse, AGT
 Lidia Meplei, SA
 Randy O'Campo, MGA
 Minh Phung, RGA
 Brian Schreiter, RGA
 Carmella Swanson, PR
 Michael Burningham, AGT
 Barbara Geier, AGT
 Cynthia Kance, PR
 David Nham, RGA
 Travis Picklesimer, AGT

Bobby Szwaja, RGA
 Tevita Tupouniua, AGT
 Gregory VanSuch, MGA
 Yihao Chen, MGA
 Eric Ebbitt, MGA
 Stephen Jeung, MGA
 Andrew McQuade, RGA
 Dexter Phillip, GA
 Philip Roffi, GA
 Ruben Santillana, GA
 Jennifer Sprout, PR
 Ritia Tokahere, SA
 Ransley Vazquez, RGA
 Ibrahim Bah, MGA
 Albert Biney-Amisshah, GA
 Hector Carrillo, GA
 Gian-Paolo Diberardo, AGT
 Mark Diebolt, SA
 Aaron Dupras, GA
 Christopher Earle, GA
 Charley Forshee, MGA
 Todd Glazer, MGA

Lisa Gomez, AGT
 Anand Jailall, AGT
 Steve James, MGA
 Patrick Knouse, MGA
 Virginia Lee, AGT
 Mark Lomonaco, AGT
 Sione Maumau, SA
 Roberto Navarro, GA
 Yvette Nelson, AGT
 Kendra Ong, GA
 Victoria Perea, SA
 Samneang Prom, MGA
 Antonio Reyes, MGA
 Spencer Rowland, RGA
 David Schanuel, MGA
 Michelle Simons, AGT
 Cynthia Sittig, AGT
 Anne Strayer, AGT
 Alex Torrueella, MGA
 Jamie Winters, GA
 Sheila Downey, MGA
 Shanita Eilmers, SA
 Leticia Fields, GA
 Gregory Grady, AGT
 Jeffrey Hall, MGA

Tammie Hartman, SA
 Joseph Kleeb, MGA
 Jason Lee, GA
 Ileana Lopez, GA
 Jesse O Martin, MGA
 Christopher Murray, GA
 Dominic Park, GA
 Harvey Quinn, AGT
 Viktoriya Ramirez-Meraz, SA
 Louie Sanchez, PR
 Jesse Saulit, AGT
 Preston Schmidli, MGA
 Ernest Shaw, GA
 Eric Snyder, GA
 Jennifer VanKerkvooorde, GA
 Mathew White, SA
 Soncya Williams, GA
 Joshua Yurinko, GA
 Alvin Ali, SA
 Donna Altshue, PR
 Thomas Anthony, SA
 Kayla Araujo, GA
 Robert Bailie, GA
 Trevor Beckerson, PR
 Taylor Black, SA
 Ashley Bodnar, AGT
 Deborah Boles, PR
 Luckey Boston, SA
 Kristen Brantley, AGT

Steve Bryant, SA
 Monica Burns, AGT
 Sandra Byrd, GA
 Collette Chapman, SA
 Victor Ciesielski, GA
 Lawrence Cooke, AGT
 O'Neil Cooper, MGA
 Frank Cordaro, GA
 David Cruz, MGA
 MaryAnn Cruz, MGA
 Kayla Currell, AGT
 Nicholas Dagneau, AGT
 Laila Davignon, AGT
 Tovah Dean, SA
 Elmer Delgado, SA
 Leonel Deras Nochez, SA
 Dylan deSouza, SA
 Margaret Donegan, AGT
 Harriise Dumervil-Reddie, SA
 Tarek Elabasy, SA
 Zeydilliana Fargo, GA
 Denise Flores, AGT
 James Frodyma, AGT
 Sheila Geisler, SA
 Joseph Giangrande, AGT
 Jacob Gill, MGA
 Ivonne Goodwin, MGA
 Jordon Graham, SA
 Jennifer Griffin, GA
 Julie Guinto, MGA

Torrey Hardy, GA
 Janice Harrington, SA
 David Hendricks, SA
 Irene Jarkiewicz, AGT
 Patricia Jensen-Negrete, AGT
 Casey Johnson, SA
 Sherry Keene, AGT
 Ann Kerr, AGT
 Joshua Krueger, GA
 Carolle Landry, SA
 John Legg, AGT
 Matthew LePosa, AGT
 Tomynda Liddell, AGT
 Carmen Lindmark, SA
 Javier Lopez, SA
 Alma Lozano, GA
 Carlton Mack, SA
 Manuel Matos, AGT
 Carl Merriwether, AGT
 Mandy Meyer, AGT
 Najma Mohamed, AGT
 Zane Moore, SA
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 Patrick F Sullivan, SA
 Ashleigh Sweezo, MGA
 Julian Tinamisan, SA
 Cecilia Tucker, SA
 Bryan Uhl, PR
 Rebecca Warrington, SA
 Chad Wilson, AGT
 Derek Woo, MGA
 Shanna Woods, SA
 Kelly Yingling, AGT
 Carl Zablotny, PR

PROMOTIONS

Regional General Agent

Joshua Dishong
 Nicholas Engrav
 Daniel Hartwig
 Preston Holloway
 Alexander Keats
 Melne Lewis
 David McCusker
 Igor Melcharek
 Rafi Nawabi
 Joseph Tomanovich
 Aaron Blanchard
 Linda Fichelberger
 Jacob Gill
 Tucker Gregor
 Julie Guinto
 Kelsi Jewell

Vitaliy Kononenko
 Mike Lade
 Ivan Leung
 Jahara Lewis
 Teng Lim
 Thomas Longino
 Kera Ludwig-Monroe
 Morgan Marshall
 Marcia Matthews
 Randy O'Campo
 Jesse Rennich
 Benjamin Roman
 Noel Rose
 Nicholas Scordos
 Tibor Simon
 Ashleigh Sweezo
 Scott Swint
 Tom Weller
 Ashley Wenning
 Derek Woo
 Robert Wright

60% General Agent

Jacob Bieber
 Diego Chavez Arcia
 Craig Ebinger
 Ryan Feehan
 Brian Gilmore
 Patrick Guthrie
 Bradley Kampmeier
 Darren Miller
 Jillian Rooks
 Amy Skalsky
 Amanda South
 Anthony Theriault
 Danielle Abrams
 Alicia Albright
 Alix Albright
 Mary-Delores Ayarzagoitia
 Christopher Beattley
 Crystal Camacho
 Michelle Clavijo
 Joshua Crisp
 Judy Dawson

Tyler Dean
 Shelley Duck
 Jeffrey Gilliana
 Devon Gillissie
 Yonique Gordon
 Gillian Harris
 Heather Hobgood
 Hannah Jeffcoat
 Brenna Jensen
 Bryan Juskiw
 Tinley Kindy
 Jonathan Kinnard
 Jonathan Kness
 Isabelle Laraque
 James Lawson
 Acacia Mark
 Laura McCurry
 Phillip McElfresh
 Christina Meyer
 Hussain Mir
 Thomas Molinski
 Juan Olvera
 Levi Porto
 Jordan Reinhold
 James Resch

Sandra Sandoval
 Anthony Sava
 Duane Shaw
 Michael Trinh
 Timothy Watson
 Chelsie Young
 William Bryan
 Jessica Cuff
 Craig Deeken
 Madison Desmuke
 Cedric Egbers
 Barry Elkes
 Jacob Farrington
 Casey Finley
 Katie Freeman
 Elizabeth Garner
 Sean Gracy
 Matthew Groves
 Xylina Ibanez
 Travis Kovach
 Justin Lambert
 Michael Mason
 Mauri Ramirez
 Jeri Rivero
 Andrew Samples
 Tiffany Shaw

Felicia Steele
 Anita Thomas
 Tovaughna Tipton-Adams
 Heather Vanhorn
 Drake Walker
 Nicholas Abbass
 Diana Alali
 Jenny Alvarez
 Michael Babcock
 Alexander M Baker
 Kenyon Baker
 Daniel Ball
 Kushinga Baudi
 Michael Bell
 Joleen Bray
 Jennifer Brewer
 Charlie Bui
 Jarnara Clifford
 Brendon Comeau
 Sean Conway
 Edward Crocker
 Peter Davis
 Natoya Deas
 Jarrod Dewberry
 Mario DiGiovanni
 Harriise Dumervil-Reddie
 Brent Erkila
 Aaron Gabehart

Jasmin Gallaga
 Sarah Gilmore
 Chelsea Godes
 Jon Golin
 Bill Goswick
 Jeffrey Graham
 Jordon Graham
 Dmitri Grigorov
 Ahmande Grimes
 Billi Jo Hawkins
 Sina Heak
 Tiffany Hedger
 Mel Helgeson
 Brian Howard
 Ian Jarlett
 Nadira John
 Eden Jordan
 Lakietra Jordan
 Daniel Juskiw
 Rael Katz
 William Katz
 Dylan Kearley
 Courtney Kitzman
 Tami Klein
 Aleksandr Kurpas
 Andrew Leah
 Kun Lee
 Michelle Leese
 Jeremy Lehman

Dawei Liu
 Ryan Locke
 Wilson Loi
 Mariela Luis-Rios
 Mason MacFarlane
 Kelly Marcenik
 Vladimir Marchenko
 Steven Mason
 Darryl McCoy
 Donavan McFadden
 Jenna McGowan
 Shalonda McKnight
 Tyler Moore
 Tyler Moyer
 Bret Nilson
 Yusha O'Brien
 Christabel Ornelas
 Paula Pettigrew
 Holdun Reed
 Jonathan Rice
 Sara Rios-Pacheco
 Carima Robinson
 Oscar Romo
 Tiffani Ronda
 Kelsey Roth
 Manuel Salamanca Leon
 Anthony Sambula
 Pedro Santos
 Hugo Santos-Suarez

Daniel Schlegel
 Tatum Seneidmiller
 Kelly Schoenherr
 Matthew F Smith
 Michael J Smith
 Takiyah Smith
 Jamesha Smith
 Christine Sobb
 Erin Stockwell
 Griffin Sutherland
 Senglee Tan
 Davia Thompson
 Katarzyna Tomecka
 Angela Torres
 Javonna Tracy
 Cyntesa Tuoyo
 Clint Uvaine
 Linda Volpe
 Khiry Ward
 Antonia Washington
 Sanjae Watkins
 Jadelene Welty
 Christian West
 Alba Williams
 Andrew Wilson
 Shanna Woods
 Gintare Zubrute



LEADERSHIP ACADEMY

First Leadership 201 for 2015 February 16-18

Make 2015 the year to *SHIFT* your career course onto the management track at American Income Life and National Income Life. Leadership Academy is your ticket!

Leadership 201: Building for Ownership, is the second installment in the 4-part series. This school is for General Agents and newly promoted MGAs who have already attended Leadership 101.

As is the case with all Leadership schools, Leadership 201 was a chance to network with peers, form and renew friendships, sharpen skills and get a better understanding of the Company vision as they learned from the best.

AIL/NILICO's most successful and inspiring leaders were presented first-hand advice, tips, and tools for success including:

- Recruiting for ownership
- Using recruiting lead resources
- Settings sales goals with new agents
- Planning agent's sales activities, appointment setting and field training
- Weekly recruiting schedules
- Accountability (management and leadership)
- Time management
- Managing, leading and mentoring other managers

The next scheduled session is **Leadership 301: Top Gun**, which will be held March 17-18. If you are interested in attending, talk to your SGA about qualifications.

"Leadership is the capacity to translate vision into reality." — Warren Bennis



Dear Future SGA

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

SGA Career Track

Level 1: Qualify

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)

Level 2: Interview

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

Level 3: Follow Up

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

Level 4: Get an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

CODES



SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ronald Lackey	4	Scott Rehberg	Samuel Geissinger	2	Altig-Orlovic	Edwin Rosa	2	Laura Fisher	Catherine Jackson	2	Cisco Perez
Christian West	3	Simon Arias	Kristina Moore	2	Altig-Orlovic	Zachary Lakatos	2	Mathew Hart	George Kamel	2	Surace-Smith
Nicholas Neari	3	Brandon Cooley	Matthew Zang	2	Altig-Orlovic	Sonja Koryhaio	2	Zachary Hart	Emmanouil Paragiou	2	Surace-Smith
Kyle Mitchell	3	David Hausman	Derek DeProspero	2	Simon Arias	Jordon Graham	2	Sabrina Lloyd	Neil Washnock	2	Hancock-Taylor
Duane Shaw	3	Sabrina Lloyd	Menno Glick	2	Jason Bratin	Jeremy Schroeder	2	Sabrina Lloyd	Eyad Awdi	2	Brian Traboulay
Joe Simoneau	3	Dorian Oldham	Casey Hayes	2	Dorian Brown	Christopher Castellon	2	Bob Olson	Jonathan Seguin	2	Brian Traboulay
Carrie Padgett	3	Williams-Zophin	Julianne Scavo	2	Richard Correa	Juan Saldierna-Vera	2	Bob Olson	Michael Joshua	2	Jeremy Welch
Elizabeth Chilson	2	Altig-Orlovic	Laura Frew	2	Laura Fisher	Tarek Elabasy	2	Theodore Pappas	Verniecia Shivers	2	Williams-Zophin

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Shun Jackson	6	Dorian Brown	Jessica Napiza	3	Don Foti	Eric Snyder	2	Simon Arias	Michael Stuver	2	Zachary Hart
Robert Schneiderman	6	Sabrina Lloyd	Llesena Tejeda	3	Cindy Furer	Jeremiah Wiskeman	2	Simon Arias	Gregory Graham	2	David Hausman
Chelsie Young	6	Sabrina Lloyd	Patricia Cicerale	3	Giglione-Ackerman	Tyler Worstell	2	Simon Arias	Jeremy Engrav	2	Chris Hernandez
Oscar Betancourt	6	Bob Olson	Dominic Telymonde	3	Giglione-Ackerman	Lalitha Janardhanan	2	Slav Bitman	Jenna Valentine-Thomas	2	Kyle Johnson
Jillian Rooks	5	Laura Fisher	Marci Dowbor	3	Hancock-Taylor	Erin Moyer	2	Slav Bitman	Juan Olvera	2	Stephen Jubrey
Craig Ebinger	5	Giglione-Ackerman	Kyle Lewicki	3	Mathew Hart	Antonio Ramirez	2	Jose Carvajal	Leah Geiser	2	Bill Myatt
Grant Myers	5	Dorian Oldham	Matthew Bogle	3	Matt Henderson	Robert Baillie	2	Josh Chalom	Hector Carrillo	2	Corey Neff
Nacole Newbold	5	Imran Satti	Jason Lee	3	Sabrina Lloyd	Barbara Seyoum	2	Samantha Chui	Angel Martinez	2	Dorian Oldham
Daniel Walton	5	Surace-Smith	James Sodan	3	Durhon Oldham	Jamie Cates	2	Jared Cleckner	Veronica Carrion	2	Bob Olson
Rene Ortega	4	Brandon Cooley	Nicholas Lasala	3	Theodore Pappas	Jennifer VanKerckvoorde	2	Eric Cochran	Susan Scott	2	Bob Olson
Ramon Velasquez	4	Brandon Cooley	Katelyn Anderson	3	Imran Satti	Delmy Diaz-Cervantes	2	Cohen-Cohen	Reynolds Akuamo	2	Theodore Pappas
James Harding	4	Richard Correa	Holly Lacey	3	Imran Satti	Torrey Hardy	2	Brandon Cooley	Alon Fischer	2	Theodore Pappas
Bryan Hamrock	4	James Cunningham	James Cassie	3	Williams-Zophin	Joshua Krueger	2	Richard Correa	Mark Glazer	2	Theodore Pappas
Kelvin Fernandez	4	Laura Fisher	Carlo Buhay	2	Altig-Orlovic	Alma Lozano	2	Richard Correa	Calvin Irving	2	Theodore Pappas
Andre Hawthorne	4	Laura Fisher	Shiwa Hollingsworth	2	Altig-Orlovic	Vinecia Moore	2	James Cunningham	Matthew Bell	2	Phillip Prata
Gabriela Sime	4	Laura Fisher	Dan Ikei	2	Altig-Orlovic	Herbert Stell	2	Joseph Diecedue	Nikolas Moreschi	2	Phillip Prata
John McDougald	4	Giglione-Ackerman	Brett Maurice	2	Altig-Orlovic	Zathia Zarza	2	Desi Dimitrova	Kevin Kyler	2	Scott Rehberg
Patrick Guthrie	4	Mathew Hart	Kendra Orng	2	Altig-Orlovic	Brandon Jones	2	Mitch Duplantis	Carey Markoe	2	Scott Rehberg
Jeffrey Gilliana	4	Sabrina Lloyd	Levi Porto	2	Altig-Orlovic	Mildred Machuca	2	Cindy Furer	Les Swain	2	Alex Roland
Christina Meyer	4	Sabrina Lloyd	Nicholas Walsh	2	Altig-Orlovic	Marta Cunha	2	Giglione-Ackerman	Brent Bowling	2	Surace-Smith
Steven Rios	4	Sabrina Lloyd	Alix Albright	2	Simon Arias	Ryan Feehan	2	Giglione-Ackerman	Adam Huck	2	Surace-Smith
Andrzej Sertler	4	Sabrina Lloyd	Timothy Bugge	2	Simon Arias	Isabelle Laraque	2	Giglione-Ackerman	Bryan Juskiw	2	Surace-Smith
Richard Pazak	4	Bob Olson	Cameron Cimino	2	Simon Arias	Morgan Lobello	2	Giglione-Ackerman	Christopher Kennedy	2	Surace-Smith
Bilal Farsakh	4	Theodore Pappas	James DePetro	2	Simon Arias	Christine Barbour	2	Steve Greer	Justin Barker	2	Brian Traboulay
Jonathan Boyd	3	Simon Arias	Daniel Dunham	2	Simon Arias	Stephen Giddens	2	Steve Greer	Michael Shaba	2	Brian Traboulay
Michael Russin	3	Simon Arias	Sokol Fazliu	2	Simon Arias	Joel Johnson	2	Steve Greer	Jane Rowell	2	Jeremy Welch
Amber Dregalla	3	Richard Correa	Erica Fitzsimmons	2	Simon Arias	Darrin Roberts	2	Steve Greer			
Jonathan Hobbs	3	Richard Correa	Brian Gilmore	2	Simon Arias	Micah Focken	2	Zachary Hart			
Scott Montgomery	3	Don Foti	Heather Miller	2	Simon Arias	Jason Green	2	Zachary Hart			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	18	Sabrina Lloyd	Syed Quadri	5	Theodore Pappas	Ryan Stenglein	3	Altig-Orlovic	Sheila Downey	3	Bob Olson
Ryan Hall	10	Laura Fisher	Bobby Szwaja	5	Theodore Pappas	Michael Clemente	3	Simon Arias	Gabriel Feldmann	3	Chad Panzer
Marian Sertler	10	Sabrina Lloyd	Ryan Bisanz	5	Brian Traboulay	Michelle Crowe	3	Simon Arias	John Leggio	3	Theodore Pappas
Ransey Vazquez	8	Bob Olson	Noel Rose	5	Williams-Zophin	Casey Kunash	3	Simon Arias	Levar Morgan	3	Theodore Pappas
Robert Kanaan	8	Imran Satti	John Conard	4	Simon Arias	Albert Serur	3	Simon Arias	Nasr Quadri	3	Theodore Pappas
Patrick Bendure	8	Surace-Smith	Brooke Spain	4	Brandon Cooley	Herman Fennell	3	Samantha Chui	Susan Bedrossian	3	Cisco Perez
Monica Brown	7	Dorian Brown	Emmanuel Villasenor	4	Brandon Cooley	Kody Kramme	3	Eric Cochran	Daniel Vilas	3	Cisco Perez
Craig Strompf	7	Cindy Furer	Erin Allen	4	Richard Correa	Maria Soliz	3	Brandon Cooley	Drew Sharp	3	Phillip Prata
Kyle Wrobel	7	Mathew Hart	Andrew McQuade	4	Richard Correa	Matthew Turnquist	3	Richard Correa	Ala Awad	3	Alex Roland
David Schanuel	7	Dorian Oldham	Steve Svendson	4	Richard Correa	Peter van der Westhuizen	3	Richard Correa	Alexander Dorey	3	Imran Satti
Matthew Moore	7	Durhon Oldham	Mark Hileman	4	Desi Dimitrova	Todd Glazer	3	Joseph Diecedue	Daniel Hartwig	3	Surace-Smith
Matthew Diulus	6	Simon Arias	Christopher Akins	4	Laura Fisher	Harold Durana	3	Don Foti	Matthew Parks	3	Surace-Smith
Doreen Ryan-Foti	6	Don Foti	Ryan Fickert	4	Zachary Hart	Magda Figueiredo	3	Giglione-Ackerman	Marc Salvaggi	3	Surace-Smith
Cynthia Schneiderman	6	Sabrina Lloyd	David Hefflin	4	Zachary Hart	Evan Holzhauser	3	Giglione-Ackerman	Nicholas Scordos	3	Surace-Smith
Alex Torruella	6	Sabrina Lloyd	Jesse Spencer	4	Stephen Jubrey	Jameetri Washington	3	Steve Greer	Zoltan Krescko	3	Brian Traboulay
Britton Costa	5	Simon Arias	Matthew Wolfanger	4	Durhon Oldham	Donald Dowbor	3	Hancock-Taylor	Jessica Santamarina	3	Jamison Weatherspoon
Devon Chapman	5	James Cunningham	Mohammed Moalawi	4	Theodore Pappas	Samuel Cohen	3	David Hausman	Adeyemi Akinade	3	Williams-Zophin
Brian Zuzick	5	Laura Fisher	Minh Phung	4	Scott Rehberg	Beau Locker	3	Matt Henderson	Henry Ingraham	3	Williams-Zophin
Mark Dombrowski	5	Giglione-Ackerman	Michael Musso	4	Williams-Zophin	Christopher Rodriguez	3	Kyle Johnson			
Michael Gerstein	5	Giglione-Ackerman	Bobby Gujral	3	Altig-Orlovic	Raymond Risucci	3	Dorian Oldham			
David Wang	5	Bob Olson	AshLynn Orng	3	Altig-Orlovic	Hal Herman	3	Durhon Oldham			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	34	Sabrina Lloyd	Thomas Vena	20	Simon Arias	Brett Gryska	14	Durhon Oldham

CODE – \$1,200 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

OUR BEST OF THE BEST



Susan Fuldauer
Vice President of
Public Relations Field Operations

THIS IS ONE OF MY FAVORITE monthly issues of our *Spotlight* magazine. Each year, this is the issue that celebrates the best-of-the-best, recognizing the efforts and achievements of our top PR and SGA Directors, PR Managers, PR Representatives, SGAs, RGAs, MGAs, GAs, SAs, and Agents. Congratulations to each and every winner! You had a vision, set your goals, stayed focused, overcame hurdles and made it to the very end. No matter how difficult the path became, you found a way to persevere and finish at the top.

Yes, each of you is a winner. You rose to the top of the heap and we celebrate you. Yet, you are not the only winners. As much as you all worked toward your own goals, along the way you connected with individuals and families that create the backbone of our business. The folks you touched along your journey to the top are better for having met with you.

You see, together, ours is a race to provide stability and financial security to tens of thousands of workers and their families each year. By winning that race, our communities are winning. Whether we are chanting in the streets for a fair economy that works for all or sitting at the kitchen table of a working family, we are providing a voice and a path for a better future. While you are securing your own future through your efforts, you are making an indelible difference in many other lives. I congratulate you on these results, as well.

When we gather in San Diego this May to celebrate your personal victories, I ask that

you also be mindful of the influence you have on others wanting to emulate your achievements. After the awards ceremony, you'll be greeted, patted on the back, hugged, kissed and surrounded by those who wish to honor your work. Just as you were unselfish in serving the working families this year, be unselfish in sharing the vision, plan and fortitude you needed to finish the year at the top. Sharing your time, you are helping to create next year's best-of-the-best.

In turn, thousands of families and communities will be the beneficiaries of your hard work, passion and desire to be the best-of-the-best. You may not have realized at the time that you were raising the standard for our Company and working families everywhere, but indeed, that's what you've done and we thank you for those efforts.

No doubt you have already shifted to your highest gear to do it again in 2015. On behalf of all those you've helped and are helping along the way, a heartfelt thanks and round of applause. 🙌



2015 Kick-Off Meetings helped Team PR jump-start the year. From left, Team Canada; Team Louisiana, Georgia and Mississippi; and Team Florida and North Carolina.

PR IN ACTION



Mollie Merrett AIL Public Relations, (right) presents LSU door prizes to a lucky member at the Louisiana Cattlemen's Association held in Homa, LA.



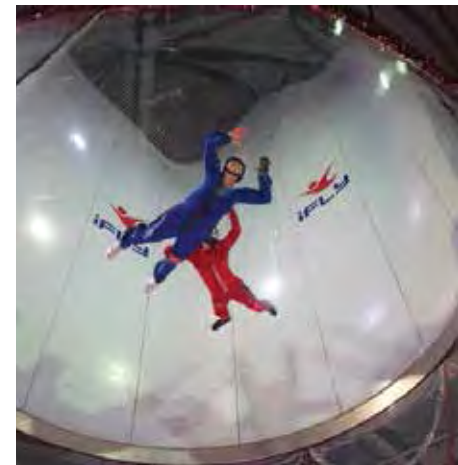
Dion Dizon AIL Public Relations, (center) presented AIL's donation to the Hawaii AFL-CIO Scholarship Fund to State AFL-CIO president Randy Perreira (left) and Jason Bradshaw, COPE Director.



Tim O'Connor celebrated MLK Day with Labor. The YWCA float had volunteers dressed as Rosie the Riveter. Tim is the one not wearing the red scarf!



Kimberly McGuire AIL Public Relations, (far left) from Windsor, Ontario supporting the Community Care Access Center Workers of the Ontario Nurses Assn. Kimberly and PR Director Laurie Onasch (not pictured) walked the picket line on a bitterly cold day and delivered coffee, food hampers and gift certificates.



Susan Fuldauer VP PR Field Operations and PR Directors Jason Beckman, Michelle Baxter and Denise Gilbert kicked off 2015 at an iFLY in Frisco, Texas.

PERSONAL RECRUITING

Unleash Your Career!

Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

JANUARY TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout¹

January Total Payout: **\$198,611**

January Total Qualifiers: **558**



Lori Sanders
\$3,229
Alex Roland



Nicholas Moore
\$2,184
Durhon Oldham



Emily Sutton
\$1,816
Simon Arias



Ransey Vazquez
\$1,722
Bob Olson



Yonique Gordon
\$1,704
Williams-Zophin

NAME	TOTAL
Lori Sanders	\$3,229
Nicholas Moore	2,184
Emily Sutton	1,816
Ransey Vazquez	1,722
Yonique Gordon	1,704
Jamie McCrea	1,600
Albert Serur	1,596
Pedro Santos	1,459
Iamilex Ibarra	1,440
Erica Fitzsimmons	1,438
Aaron Ralston	1,411
Amanda Kostic	1,320
Kyle Wrobel	1,307
Monica Brown	1,302
Orby Kelley	1,147
Austin W Smith	1,141
Paul Smith	1,127
Taylor Foster	1,109
Charlie Bui	1,096
Nicholas Walsh	1,071
Kyle Stevens	1,069
William Jenkins	1,066
Mavrick Fredericks	1,022
Belinda Rickles	1,020
Morgan Lobello	940
Melissa Quintal	940
Colton Capps	940
Justin Adams	937
Rayleen Kama	931
Lisa Woodson	927
David Herman	925
Rita Haidinger	906
Samantha Sliger	900
Moli Kaufusi	876
Nicholas Scordos	853
Alex Kae	842
Christopher Bentley	802
Hamilton Cribbs	798

NAME	TOTAL
Alyssa Cruz	\$791
Nikita Smith	786
Steve Bryant	780
Marc Salvaggi	777
Oscar Betancourt	776
Soonalote Taogaga	773
Jacqueline Davis	772
Jameetri Washington	763
Anastasia Martens	761
Jamey Haugen	753
Mack Doby	750
Nacole Newbold	747
Noel Rose	745
Casey Hayes	742
Cameron Colbert	732
Anna Pulit	728
Nicholas Lorence	725
Matthew Kurey	720
Benjamin Thomas	719
Kinashia Vickers	717
Christopher Akins	714
Hope Tupou de la Vara	705
Tatum Schneidmiller	705
Christina Jauch	703
Kassandra Sceerey	693
Marian Sertler	690
Oscar Ortiz	678
Joshua Acuay	675
Richard Pazak	671
Idyle Blanc	668
Kevin Holtz	664
Darrell Cohn	659
Tonya Sims	656
Jenna Valentine-Thomas	654
Victor Agurto	649
Christopher Favor	647
Jamie Winters	629
Patrick Rieger	628

NAME	TOTAL
Sonja Koryhaio	\$626
Tasha Beachem	625
Armando Guillen Andrade	620
Kevin Kyler	618
Tina Nelson	617
Christopher Rodriguez	614
Devon Chapman	612
Alexander Dorey	612
Yvette Quintana	594
Llesena Tejeda	587
Mack Doby	587
Henry Ingraham	584
Kevin Gill	579
John Russo	577
David Guzman	576
Pennie Jansik-Keller	566
Bill V Goswick	564
Victoria Ortiz Colin	562
Heather Berg	561
Trisha Seever	561
Ashleigh Zhao	561
Ofa Tupouniua	560
Raymond Ross	560
Mason MacFarlane	559
Christian LaBoy	554
Deanna Cruz	549
Ahmande Grimes	544
Levi Porto	544
Edford Banuel	544
Anita Teela	541
Deante Odum	540
Joseph Mahnen	539
James Pierce	539
Sidney Garden	535
Michael C Williams	531
Andrew Siebert	530
Colin Quigley	529
Wanda Williams	528

NAME	TOTAL
Adam Stowe	\$528
Britton Costa	527
Amy Skalsky	525
Iva Kalinova	521
Cedric Egbers	521
Christopher Earle	511
Edward Crocker	511
Brandon Schwed	506
Michael Denton	506
Jimmy Tchen	504
Andrew Aaron	500
Lea Anderson	500
Jonathan Boyd	500
Carlo Cardellino	500
Eugene Garcia	500
Bobby Gujral	500
Martin Howard-Paez	500
Eric Hurner	500
Jennifer Jackson	500
Jaron Jose	500
Alexander Mallett	500
Daniel Marrufo	500
Amber McManis	500
Jackie Okimoto	500
Maria Petrola	500
Breyanna Ross	500
Griffin Sutherland	500
Brandon Swann	500
Reginald Walker	500
Shonice Woodson	500

■ Top Personal Recruiting Agents listed earned at least \$500

JANUARY TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits²

Total Personal Recruiting Agents: **243**

Total Personal Recruits: **314**



Edford Banuel
4 Recruits
Kyle Johnson



Melissa Quintal
3 Recruits
Joseph Diecedue



Lori Sanders
3 Recruits
Alex Roland



Bobby Gujral
3 Recruits
Altig-Orlovic



Taylor Foster
3 Recruits
Richard Correa

NAME	PERSONAL RECRUITS
Edford Banuel	4
Melissa Quintal	3
Lori Sanders	3
Bobby Gujral	3
Taylor Foster	3
Andrew Aaron	3
Mack Doby	3
Rita Haidinger	3
Amanda Kostic	3
Brad Henry	3
Morgan Lobello	3
Sela Mavae	3
London Nelson	3
Levi Porto	3

NAME	PERSONAL RECRUITS
Kati Smith	3
Jimmy Tchen	3
Twalya Alexander	2
Corina Araujo	2
Adanech Beetem	2
Clayton Blasa	2
Monica Brown	2
Charlie Bui	2
Devon Chapman	2
Darrell Cohn	2
Isabel Contreras	2
MaryAnn Cruz	2
Javier Diaz	2
Cedric Egbers	2

NAME	PERSONAL RECRUITS
Mavrick Fredericks	2
Eugene Garcia	2
Dennis Gray	2
Nicholas Greene-Ashley	2
David Guzman	2
Jamey Haugen	2
Iamilex Ibarra	2
William Jenkins	2
Jaron Jose	2
Dylan Kearley	2
Peter Krzyzaniak	2
Jamie McCrea	2
Nicholas Moore	2
Raymond Ross	2

NAME	PERSONAL RECRUITS
Samantha Sliger	2
Griffin Sutherland	2
Soonalote Taogaga	2
Ileana Tatafu	2
Carissa Thorne	2
Jenna Valentine-Thomas	2
Marcos Vocal	2
Jason von Rosenberg	2
Breanna Washington	2
Wanda Williams	2

YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits²

YTD Total Personal Recruiting Agents: **243**

YTD Total Personal Recruits: **314**

NAME	PERSONAL RECRUITS
Edford Banuel	4
Andrew Aaron	3
Mack Doby	3
Taylor Foster	3
Bobby Gujral	3

NAME	PERSONAL RECRUITS
Rita Haidinger	3
Brad Henry	3
Amanda Kostic	3
Morgan Lobello	3
Sela Mavae	3

NAME	PERSONAL RECRUITS
London Nelson	3
Levi Porto	3
Melissa Quintal	3
Lori Sanders	3
Kati Smith	3

NAME	PERSONAL RECRUITS
Jimmy Tchen	3

▼ Top Personal Recruiting Agents listed have at least 2 Personal Recruits

● Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.

A SHIFT IN QUALITY MAKES ALL THE DIFFERENCE



Richard Meshulam
Vice President of
Quality Business

IN JANUARY, AIL SHIFTED INTO A higher gear on our road to \$200 million and hosted SGAs and their quality assistants at a two-day seminar on quality and systems. The workshop-style meeting had sessions overseen by SGA David Cohen, a 38-year veteran of AIL and commonly known as the "King of Quality," SGA Tom Williams, 2015 Executive Council member, and myself. The sessions covered: Reasons for Quality Business, Quality Systems and Profitability, Understanding Areas of Lost Business, System Tools, Understanding Financial Statements, eApp Review and Submission, and Reinstatements and Reopens and Profitability to Agents and Agencies.

No strangers to both "Quantity and Quality" are our 2014 Top 10 agents. What a phenomenal year 2014 was with a Company record in excess of \$175 million net production with 74 percent 4-month retention. In 2014, our top two agents both shattered the single year record for personal production. Josh Dishong netted an average production in excess of \$63,000 ALP per month at 82 percent net-to-gross with 70.1 percent, 4 month retention, and #2 Agent Ryan Kendl with 92 percent net-to-gross and an average net monthly production of \$56,000 and 89.6 percent 4 month retention.

Not to be left out were the balance of our Top 10 agents who, combined with Josh and Ryan, maintained an average 88.8 percent net-to-gross while carrying an average 4-month retention of 83.7 percent.

Our #3 through #10 Agents were only separated by a total of \$34,226 ALP. That breaks down to \$2,853 ALP per month, \$659 ALP per week, or \$94.03 ALP per day. Just one more Head Start plan would have made it a log jam between #3 and our #10 agent. As

an easy example of how quality and quantity go hand in hand, our #4 agent, Dustin Dunbar actually wrote \$23,000 less ALP than #5, Mark Lomonaco but with a 95 percent net-to-gross and 93.6 percent retention, he retained more business, which propelled him up one spot in the rankings.

Congratulations to all 649 SGAs, agents, managers, PR reps, managers and directors who qualified for our company convention in San Diego. See you on the beach!



2014 CLUB QUALIFIERS



AGENT	SGA	QUAL
Lesina Ah Sue	Steve Friedlander	2
Benjamin Ainscough	Altig-Orlovic	1
Alvin Ali	Don Foti	1
Mike Allen	Travis Moody	1
Muhammed Ashraf	Theodore Pappas	1
Alma Barriga-Gonzalez	Don Foti	1
Beau Bequette	Jeffery Thiel	1
Lora Beronja	Chris Hernandez	4
Michael Burningham	Altig-Orlovic	2
Richard Carter	Altig-Orlovic	4
Yihao Chen	Altig-Orlovic	1
Maren Conway	David Hausman	1
Timothy Cruise	Bob Olson	5
Patrick Donovan	Altig-Orlovic	1
Dustin Dunbar	Altig-Orlovic	3
Dustin Edgell	Zachary Hart	1
Scott Florin	Zachary Hart	1
Justin Germany	Dan Rubio	2
Jean Gordon	Brandon Cooley	1
Joseph Hedborn	Bob Olson	1
Michael Kachenmeister	Surace-Smith	1
Bradley Kampmeier	Chris Hernandez	1
Ryan Kendl	Altig-Orlovic	5
Joey Kennedy	Altig-Orlovic	3
Eric LaRossiere	Altig-Orlovic	2
Brock Lampe	Brandon Cooley	5
Lucas Larson	Chris Hernandez	1
Corey LaVigne	Eric Cochran	2
Alipate Makaui	Steve Friedlander	1
Katie Massart	Altig-Orlovic	4
Brett Maurice	Altig-Orlovic	1
Stuart McKenzie	Steve Friedlander	1
Mark Neilson	Altig-Orlovic	3
Orett Nelson	Josh Chalom	1

AGENT	SGA	QUAL
Jonni Ng	Altig-Orlovic	1
Thames Nolan	Oldham-Bianchi	2
Van Ortega	Altig-Orlovic	1
Hakan Ozalpasan	Cohen-Cohen	1
William Parmeter	Oldham-Bianchi	2
Carmela Pellen	Dorian Oldham	1
Herivelto Pereira	Don Foti	9
Jesudieu Portilus	Williams-Zophin	2
Max Quasem	Cohen-Cohen	11
David Ramirez	Don Foti	2
Maria Ramirez	Bob Olson	2
Ronald Rivera	Cohen-Cohen	4
Jose Rubio	Altig-Orlovic	1
Joey Sales	Altig-Orlovic	1
Joseph Sarasin	Surace-Smith	1
Sherry Schick	Altig-Orlovic	1
Nicholas Scordos	Surace-Smith	1
Alan Sedaghat	Altig-Orlovic	10
Erez Shabtay	Altig-Orlovic	6
Amy Shui	Giglione-Ackerman	4
Tibor Simon	Altig-Orlovic	2
Steven Stensrud	Altig-Orlovic	4
Mike Sukhbaatar	Daniel Umbertone	6
Bruce Tan	Altig-Orlovic	5
Lily Tchen	Cohen-Cohen	9
Gian Trinidad	Altig-Orlovic	1
Rosita Tumpap	Altig-Orlovic	1
Tevita Tupouniua	Steve Friedlander	4
Ifeanyi Ufodu	Alex Roland	2
Robert Ulreich	Don Foti	12
Michael van Delft	Imran Satti	3
David Watkins	Oldham-Bianchi	1
Christine Weatherspoon	Chad Panzer	3

AGENT	SGA	QUAL
Lesina Ah Sue	Steve Friedlander	5
Mike Allen	Travis Moody	1
Alma Barriga-Gonzalez	Don Foti	1
Rita Charles	Steve Friedlander	1
Maren Conway	David Hausman	1
Patrick Donovan	Altig-Orlovic	1
Dustin Dunbar	Altig-Orlovic	7
Justin Germany	Dan Rubio	3
Roghie Hassan Loo	Josh Chalom	9
George Kamel	Surace-Smith	1
Bradley Kampmeier	Chris Hernandez	1
Ryan Kendl	Altig-Orlovic	11
Katie Massart	Altig-Orlovic	9
Daniel Li	Altig-Orlovic	1
Mark Lomonaco	Altig-Orlovic	3
Richard Luzaich	Altig-Orlovic	5
Alipate Makaui	Steve Friedlander	2
Joseph Mravintz	Simon Arias	1
Mark Neilson	Altig-Orlovic	2
Jonni Ng	Altig-Orlovic	1
Thames Nolan	Oldham-Bianchi	1
Max Quasem	Cohen-Cohen	32

AGENT	SGA	QUAL
Joey Sales	Altig-Orlovic	1
Alan Sedaghat	Altig-Orlovic	7
Erez Shabtay	Altig-Orlovic	12
Amy Shui	Giglione-Ackerman	5
Tibor Simon	Altig-Orlovic	3
Paul Smith	Surace-Smith	1
Ruben Soberanes	Jatoff-Foti	8
Mike Sukhbaatar	Daniel Umbertone	10
Bruce Tan	Altig-Orlovic	7
Soonalote Taogaga	Steve Friedlander	1
Lily Tchen	Cohen-Cohen	19
Gian Trinidad	Altig-Orlovic	1
Ifeanyi Ufodu	Alex Roland	1
Alfred Uipa	Steve Friedlander	1
Michael van Delft	Imran Satti	3
Masoud Vaziri	Altig-Orlovic	1
Tina Nelson	Chad Panzer	2

2 MDC AGENT	SGA
Alan Sedaghat	Altig-Orlovic

AGENT	SGA
Douglas Zigby	Joshua Chalom
Andrew Bishop	Altig-Orlovic
Scott Florin	Zachary Hart
Katie Massart	Altig-Orlovic
Dustin Dunbar	Altig-Orlovic-Hart
Kevin Ishikane	Altig-Orlovic

AGENT	SGA	QUAL
Beth Snow	Don Foti	1
Joaquin Santos Sr.	Don Foti	1
Jesse Wise	Simon Arias	1
Julie Aprahamian	Chris Hernandez	1
Joshua Dishong	Zachary Hart	1
Adam Kahn	Don Foti	1
Paramjit Sangha	Altig-Orlovic	1
Bruce Tan	Altig-Orlovic	1
Tasha Tucker	Nigel Crowe	1

PR REP	DIRECTOR	QUAL
Rona Spano	Denise Gilbert	10
Susan Gilbert	Denise Gilbert	1
David Blaisdell	Patti Morgan	1

2015 CONVENTION QUALIFIERS



Maria Fe Abad-Barte
Bechir Abboud
David Ackerman
Justin Adams
Samson Adelufosi
Azar Afnan
Peria Afaamua
Salamaia Ah-Kuoi
Luisa Ahololei
Lesina Ah Sue
Benjamin Ainscough
Reynolds Akvamao
Alix Albright
Derron Alexander
Twalya Alexander
Nuniasolele Alfreduipa
Alvin Ali
Mike Allen
Erin Allen
Rick Altig
Ken Altizer
Jenny Alvarez
Jorge Alvarez
Ela Anaeh Ah Sue
Robin Andrade
Raymond Angeles
Thomas Anthony
Collins Appiah
Julie Aprahamian
Glenn Arakawa
Maika Arony
Muhammed Ashraf
Michael Ashton
Tiffany Babin
Jaime Baez
Ibrahim Bah
Souleymane Bah
Brandon Baker
Darrell Ballard
Alma Barriga-Gonzalez
Mark Beckford
Patrick Bendure
Steven Bensinger
Ricardo Benson
Beau Bequette
Lora Beronja
Oscar Betancourt
Ryan Bisanz
Sfay Bitman
Taylor Black
David Blaisdell
Mark Bleier
Matthew Bogle
Deborah Boles
Elias Boles

Gregory Bonnes
Luckey Boston
Christopher Botelho
Brent Bowling
Everton Brooks
William Brookshire
Shorne Brown
Elyse Bryan
Steve Bryant
Anthony Burke
London Burnett
Michael Burningham
Ari Bykofsky
Jerricho Call
Marco Camire
Richard Carter
Matthew Cessna
Shalom Chaimov
Jordan Chalom
Andrew Chambers
Devon Chapman
Rita Charles
Iman Chehli
Yihao Chen
Elizabeth Chilton
Ranjana Chopra
Bradley Christiansen
Samantha Chui
Patricia Ciceralo
Cameron Cimino
Michael Cirelli
Timothy Clark
Cindy Cleary
Michael Clemente
Marissa Cobb
Eric Cochran
Samuel Cohen
John Conard
Matthew Conrad
Maren Conway
Briana Cooper
O'Neil Cooper
Frank Cordaro
Richard Correa
Joshua Cosentino
Paul Cossier
Michael Coulthard
Sean Crampton
Jahhad Crawley
Pauline Cresswell
Edward Crocker
Aaron Crosby
Michelle Crowe
Timothy Cruise
Susan daCruz

Lori Dacyk
Erica Dalager
Travis Daniels
Aldina DaRosa
Arie Davis
Judy Dawson
Nurka de Armas-Duran
Cara DeFiore
Pablo De La Cruz
Marc Demilia
Michael Denton
James DePetro
Michael De Sadeleer
Lindsey Bettwiller
Elifranc Deus
Angela DeVivo
Debra Dextradeur
Javier Diaz
Justin Diaz
Christopher Dicks
Maria Diringler
Christine DiSanto
Joshua Dishong
Brenda Di Somma
Matthew Diulus
Mark Dombrowski
Patrick Donovan
Darrell Dorey
Alexander Dorey
Andrew Dorf
Marci Dowbor
Roger Drake
Robert Drake
Amber Dregalla
Shelley Duck
Sarah Dolany-Gring
Dustin Dunbar
Daniel Dunham
Dustin Dunlap
Aaron Dupras
Harold Durana
Lincoln Dziekonski
Craig Ebinger
Dustin Edgell
Benjamin Edwards
Linda Eichelberger
Badr Elkousy
Shanita Filmers
Ross Ewen
Christian Fahey
George Farenthold
Abdelaziz Farsakh
Bilal Farsakh
Sokol Fazliu
Ryan Feehan

Gabriel Feldmann
Herman Fennell
Sarah Ferguson
Omar Fernandez
Kelvin Fernandez
Charles Ferrari
Anita Ferris
Ryan Fickert
Magda Figueiredo
Ana Finau
Larry Finch
Charles Firneno
Alon Fischer
Peter Gabranski
Erica Fitzsimmons
Liam Flaherty
Thomas Fleming
Scott Florin
Micah Focken
Robert Ford
Laura Frew
Bryan Froneyberger
Cindy Furer
Peter Gabranski
Mark Gagliardi
Jasmin Gallaga
Brittney Gallagher
Bryan Galligan
John C Garrett
Justin Germany
Michael Gerstein
Ryan Giddens
Stephen Giddens
Eric Giglione
Denise Gilbert
Susan Gilbert
Amandeep Gill
Jeffrey Gilliana
Sarah Gilmore
Brian Gilmore
Mark Glazer
Todd Glazer
Violetta Goldman
Jon Golin
Gary Gooden
Jean Gordon
Bill W Goswick
Jordan Graham
Alexandra Graham
Gregory Graham
Donte Grant
Sean Grant
Sharif Grays
Steve Greer
Donald Gregoire

Jenna Grula
Brett Grycka
Frank Guarascio
Jorge Guerra
Kashala Guiden
Patrick Guthrie
David Guzman
Cathleen Hairston
Genesis-Jane Hall
Jeffrey Hall
Ryan Hall
Corey Hallam
Scott Hanna
Mark Harbager
Tiffney Harmouche
George Kamel
Bradley Kampmeier
Joseph Kanaan
Robert Kanaan
William Katz
Avi Kauderer
Moli Kaufusi
Kotomi Kava
Sebastian Kazek
James Keefe
Jack Keiderling
John Keilher
Stephanie Kell
Byan Kend
Joey Kennedy
Christopher Kennedy
Rowena Keren
Joshua Kershaw
Andrea Kessler
Mir Khan
Thomas King
Steven King
Patrick Knouse
Jonbin Koh
Matthew Koleszar
Kasali Kotun
Travis Kovach
Eric Kidy
David Kiga
Chuck Hill
Stephen Hill
James Hill
Jonathan Hobbs
William Hoffman
Amanda Hogan
Jenniffer Holliday
Evan Holzhauer
Todd Homer
Nasrin Houssein-Abadi
Adam Huck
Cristi Huffman
Nickol Hylton
Andrew Hyman
Nic Jagull
Kevin Ishikane
Joshua Jackson

Shun Jackson
Immacula Jacques
Lalitha Janardhanan
Robert Janev
Joachim Jean
Lee Jeffers
Daniel Johnson
Bryan Juskiw
Michael Kachenmeister
Chad Kaczinski
Adam Kahn
Rayleen Kama
George Kamel
Bradley Kampmeier
Joseph Kanaan
Robert Kanaan
William Katz
Avi Kauderer
Moli Kaufusi
Kotomi Kava
Sebastian Kazek
James Keefe
Jack Keiderling
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Jenniffer Holliday
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Todd Homer
Nasrin Houssein-Abadi
Adam Huck
Cristi Huffman
Nickol Hylton
Andrew Hyman
Nic Jagull
Kevin Ishikane
Joshua Jackson

Toriano Landau-Bogan
Carolle Landry
Michael Laramie
Daniel Laroque
Christina LaRose
Karlens LaRose
Lucas Larson
Nicholas Lasala
Wislaire Laurent
Corey LaVigne
James Lawson
Katie Massart
Drema Lee
Virginia Lee
John Leggio
Brandon Leonardo
Kyle Lewicki
Melnie Lewis
Daniel Li
Sandra Linse
Sabrina Lloyd
Morgan Lobello
Beau Locker
Mark Lomonaco
Jackie Lowe
Alma Lozano
Demitrius Lucas
Mariela Luis-Rios
Antoine Lutumba-Ntumba
Jebb Lyons
Melinda-Rae Lyse
Badum Maaloo
Lisa Magaw
Shahab Mahdavejad
Alipate Makau
Mele Makau
Michael Mandella
Jesse O Martin
Lisa Martin
Marcus Martin
Ericka Martinez
Lelison Martinez
Lori Masjak
Hector Matos
Stone Maumau
Brett Maurice
Sela Mavae
Michael May
Tim McAdams
Darryl McCoy
Kelly McDonald
Phillip McElfresh
Christopher McFoy
Ryan McIntosh
Stuart McKenzie
Tyler McKnight

Andrew McQuade
Benito Menchaca
Michael Merlo
James Merriman
Christina Meyer
Anna Midowicz
Caroline Mikhail
Noah Miller
Paulo Miranda
Kyle Mitchell
Mohammed Moalawi
Cherie Mohn
Thomas Molinski
Yolette Mompoin
Scott Montgomery
Vinecia Moore
Nicholas Moore
Stephanie Moreno
Nikolas Moreschi
Levar Morgan
Erin Moyer
Scott Mudrak
Christopher Murray
Elizabeth Musarra
Michael Musso
Bill Myatt
Grant Myers
Rafi Nawabi
Corey Neff
Mark Neilson
Drett Nelson
Tina Nelson
London Nelson
Nacole Newbold
Jonni Ng
Dorothy Niederer
Thames Nolan
Stephanie Novel
Oleg Novitchii
Michael Nowak
Matthew Obringier
Fritznee Octave
Michael O'Donnell
Roni Olson
Duni Olusegun
Juan Olvera
Ilija Orlovic
Christabel Ornelas
Van Ortega
Oscar Ortiz
George O'Shea
Zach Otto
Nakan Ozaipasan
Chad Panzer
Kathy Pappas

Theodore Pappas
Emmanuel Paragiou
Matthew Parks
William Parmeter
Tangataotivana Pasikala
Lineli Pasikala
Angel Patryluk
Ernest Patterson
Byron Paz
David Pearson
Carmela Pellen
Victoria Perea
Nervelto Pereira
Jennifer Perez
Riley Peters
Polina Philbin
Tina Phongsavath
Minh Phung
Travis Picklesimer
Robert Schneiderman
Brian Schreiter
Ellen Schultz
Michael Schumacher
Nicholas Scordos
Alan Sedaghat
Arien Seemann
Andrzej Serlier
Marian Serlier
Barbara Seyoum
Michael Shaba
Erez Shabtay
Drew Sharp
Duane Shaw
Alexander Shpirt
Amy Shui
Christopher Shuman
Steven Sibelman
Arthur Sigler
Tibor Simon
Gary Slocum
Jason Smith
Patrena Smith
Robert Smith
Shaun Smith
Austin W Smith
Paul Smith
Nadine Smith-Johnson
Eric Snyder
Ruben Soberanes
Natalie Soboleva
James Sodan
Cleopatra Sola
Mario Soljan
Somprathai Sopha
Brooke Spain
Rona Pileggi Spano

Jason Ryan
Iris Saavedra-Garcia
Aleksandra Salamonska
Kylee Saldivar
Atta Saleh
Ryan Stenglein
Steven Stensrud
Demmeric Stevenson
Adam Stowe
Craig Strompf
Michael Stover
Mike Sukhbaatar
Connor Sullivan
Brett Surgener
Steve Swenson
Bobby Szwaja
David Schanel
Sherry Schick
Cynthia Schneiderman
George Taramas
Brian Schreiter
Ellen Schultz
Michael Schumacher
Nicholas Scordos
Alan Sedaghat
Arien Seemann
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Christopher Shuman
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Jason Smith
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Paul Smith
Nadine Smith-Johnson
Eric Snyder
Ruben Soberanes
Natalie Soboleva
James Sodan
Cleopatra Sola
Mario Soljan
Somprathai Sopha
Brooke Spain
Rona Pileggi Spano

John Sparby
Malkia Spencer
Kimberly Spooner
Patrick Stenglein
Ryan Stenglein
Steven Stensrud
Demmeric Stevenson
Adam Stowe
Craig Strompf
Michael Stover
Mike Sukhbaatar
Connor Sullivan
Brett Surgener
Steve Swenson
Bobby Szwaja
David Schanel
Sherry Schick
Cynthia Schneiderman
George Taramas
Brian Schreiter
Ellen Schultz
Michael Schumacher
Nicholas Scordos
Alan Sedaghat
Arien Seemann
Andrzej Serlier
Marian Serlier
Barbara Seyoum
Michael Shaba
Erez Shabtay
Drew Sharp
Duane Shaw
Alexander Shpirt
Amy Shui
Christopher Shuman
Steven Sibelman
Arthur Sigler
Tibor Simon
Gary Slocum
Jason Smith
Patrena Smith
Robert Smith
Shaun Smith
Austin W Smith
Paul Smith
Nadine Smith-Johnson
Eric Snyder
Ruben Soberanes
Natalie Soboleva
James Sodan
Cleopatra Sola
Mario Soljan
Somprathai Sopha
Brooke Spain
Rona Pileggi Spano

Jenna Valentine-Thomas
Michael van Belft
Gregory VanSuch
Michael Vasu
Lori Vaughn
Yatapuia Yavau
Ariel Vela Della Vedova
Ramon Velasquez
Sean Velasquez
Thomas Vena
Dustin Venekamp
Kaleiokamale Viena
Emmanuel Villaseñor
Al-Karim Walji
Daniel Walton
Jameetri Washington
Neil Washnoek
David Watkins
Tom Weller
Ashley Wenning
Deja Wesby
Marisa Willgruber
Troy Williams
Tom Williams
Kascey Williamson
Sally Wilson
Ryan Wilson
Timothy Wilson
Paul Winslow
Jeremiah Wiskeman
Lisa Woodson
Tyler Worstell
Derrick Wright
Robert Wright
Wei Xing
Jake Yagjian
Andrea Yee
Deante Young
Chelsea Young
Matthew Zang
Jinzhou Zhao
David Zophin
Brian Zuzick

JOSHUA DISHONG:

2014 TOP INDIVIDUAL PRODUCER AND ALP RECORD BREAKER

Net ALP: \$756,403



SAYS IT WAS

“LIFE CHANGING”

Like so many others, Josh Dishong’s career with American Income began as the result of answering a random phone call. But the 27-year old’s success, which culminated in reaching the top Individual Producer spot for 2014 and achieving the all-time Net ALP record, is anything but random.

Josh entered the U.S. Air Force immediately after high school and served for four years. After his service, he enrolled at Ohio Christian University and it was at this time that he met Lauren, his future wife. Josh and Lauren married and had two children as he was earning his Associates Degree. To support his family, he had a warehouse job making \$10 an hour when he received the “call that changed everything” from a recruiter for the Surace-Smith Agency.

Josh admits being highly motivated by money. “I’m not going to lie. I like nice things,” he says simply. “I knew I could always get a job making \$10 an hour. I listened as the AIL opportunity was presented to me. I decided to go for it and give it everything I had.”

Indeed, he did. He ended his first year as the #3 Individual Producer. In 2013, he signed his GA contract and was on track for MGA at the beginning of 2014. “I was doing really well starting out in 2014, and I began to think about the possibility that I could be on my way to being the best in AIL history.”

Josh shared his dream with Lauren, Zach Hart, his “best friend and mentor,” and buddy Patrick “Bull Dog” Bendure. They all encouraged Josh to follow his dream. He stepped off the management track to devote himself full time to achieving his goal.

The road was not without its “trials, tribulations and adversity.” When Zach accepted an SGA office in Michigan, Josh and his family followed from Columbus. The upheaval put a dent in his time in the field. But when asked to what he attributed his triumph in the end, his response was, “Nothing special. I never veered away from what has made me successful all along. I just did what I always do: work my butt off.”

“What he always does” includes setting his own appointments... always. “Everything rises and falls on phone calls. Good phone skills are key.” Josh also sticks to one-on-one presentations.

“It hasn’t always been easy,” Josh admits. “Lauren has been extremely supportive. I had to skip some family stuff that I would rather not have missed. But I’ve gotten the hard part out of the way while my kids are young (son Gehrlick is 6, daughter MaKenna is 4) and I’ve made a promise to myself that I will never miss any of their sporting events or activities.”

Josh is now back on the management track and signed his MGA/RGA contracts in January. He says his next goal is to be AIL’s top RGA. The gauntlet has been dropped.



Contract Date	1/4/12
Promoted to SA	9/21/12
Promoted to GA	8/21/13
Fastest Million Dollar Club Qualifier	10/31/14
Promoted to MGA/RGA	1/29/15
All-time Production Record in 2014: Net ALP	\$756,403



Epic, amazing, relentless, passionate, faith-based, and disciplined are just a few words that come to mind when describing Josh Dishong. I’ve never been more honored to have the chance to write about an individual that makes such a difference to the world and the community as Josh does. I am so proud of Josh as the #1 Producer and ALL-TIME RECORD holder. The beauty of this is he knows he can do it again. However Josh has a plan to continue his growth into leadership and watch others become successful under his mentorship. Josh is the best-of-the-best and is a man of honesty, integrity, and trust — all driven by faith.

Josh is an American Income prodigy going back to 3 years ago when he was originally trained by Ryan Fickert in Columbus, OH under the guidance of Patrick “Bull Dog” Bendure, myself, and the greatest SGA’s ever: Jim Surace and Marcus Smith. We are all products of a great system and culture, where being coachable and positive are a must.

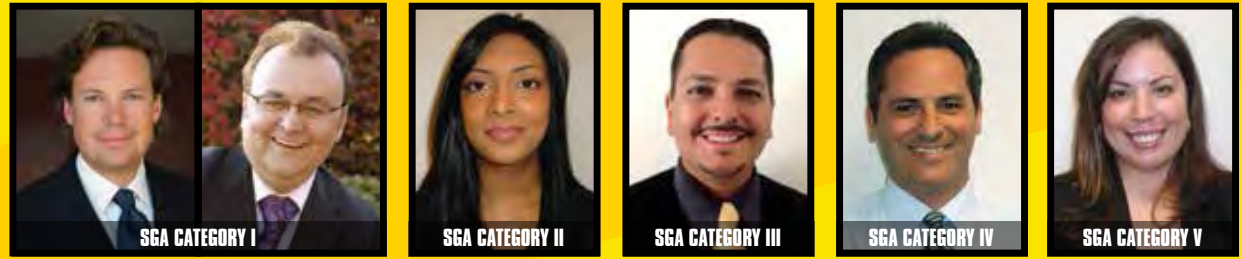
Josh has made a huge impact as a producer and as a leader. He has always been by my side and was the first to say “let’s go” back in August of 2014 when we formed the Hart Agency in Michigan. His loyalty is like no other.

Josh’s legacy starts with his wife Lauren and his amazing family at home. Lauren is an inspiration who motivated so many with her support as Josh pursued greatness in 2014! Without her and their two beautiful children, none of this could have been possible. Not only did Josh shatter the all-time production record, but he helped put Michigan back on the map as he ignited an ALP fury that gets stronger by the minute!

On behalf of our entire organization — the Hart Attackz — THANK YOU, Josh for your constant motivation, vision, discipline, and leadership. We are all more successful because of your dedication and hard work to make us all stronger. We love you, Diesel, and congratulations on being the best EVER! We are just getting started and we, as a whole, look forward to growing old together.

— Zach Hart

2014 AWARD WINNERS



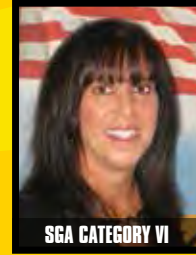
1. ALTIG-ORLOVIC
122.9% PERF FACTOR
RTN: 77.1

1. SABRINA LLOYD
202.6% PERF FACTOR
RTN: 71.0

1. RICHARD CORREA
140.6% PERF FACTOR
RTN: 74.3

1. DAVID HAUSMAN
140.3% PERF FACTOR
RTN: 72.5

1. LAURA FISHER
123.9% PERF FACTOR
RTN: 72.1



1. CINDY FURER
112.0% PERF FACTOR
RTN: 79.4



1. KYLE JOHNSON
184.2% PERF FACTOR
RTN: 69.5



1. CHAD PANZER
249.9% PERF FACTOR
RTN: 72.4



1. COREY NEFF
130.4% PERF FACTOR
RTN: 71.1



1. BYRON PAZ
122.9% FG OBJ
RTN: 73.7



1. JOSHUA DISHONG
NET ALP: \$756,403
RTN: 70.1
SGA: Zachary Hart



1. PAULINE CRESSWELL
FIRST & MD: \$487,712
RTN: 74.8
SGA: Steve Friedlander



1. MOLI KAUFUSI
FIRST & MD: \$1,425,986
RTN: 70.6
SGA: Steve Friedlander



1. OFA TUPOUNIGA
FIRST & MD: \$2,129,817
RTN: 73.3
SGA: Steve Friedlander



1. ROBERT JANEV
FIRST & MD: \$3,875,857
RTN: 71.4
SGA: Sabrina Lloyd



1. MURRAY HOROWITZ
27.2% Growth



1. DENISE GILBERT
4.27% Growth

2. RYAN KEROL
NET ALP: \$672,039
RTN: 89.8
SGA: Altig-Orlovic

2. ENRIQUE SANDOVAL
FIRST & MD: \$688,878
RTN: 89.8
SGA: Sabrina Lloyd

2. MARIAN SEITLER
FIRST & MD: \$1,703,755
RTN: 72.1
SGA: Sabrina Lloyd

2. THOMAS VERA
FG: \$2,932,884
RTN: 71.1
SGA: Simon Arias

3. MARK NEILSON
NET ALP: \$295,826
RTN: 84.3
SGA: Altig-Orlovic

3. ROBERT SCHNEIDERMAN
FIRST & MD: \$573,555
RTN: 74.9
SGA: Sabrina Lloyd

3. ZACH OTTO
FIRST & MD: \$1,219,831
RTN: 74.9
SGA: Sabrina Lloyd

4. ROBERT KANLAN
FIRST & MD: \$1,000,805
RTN: 72.1
SGA: Imran Satti

4. JUSTIN BUNBAR
NET ALP: \$290,280
RTN: 83.8
SGA: Altig-Orlovic

4. SCOTT MONTGOMERY
FIRST & MD: \$498,363
RTN: 86.2
SGA: Don Foti

4. ROBERT SZWAJA
FIRST & MD: \$938,608
RTN: 78.7
SGA: Theodore Pappas

5. MARK LOMONACO
NET ALP: \$286,389
RTN: 77.8
SGA: Altig-Orlovic

5. NAOCLE NEWBOLD
FIRST & MD: \$490,711
RTN: 78.9
SGA: Imran Satti

6. MICHAEL VAN BELLE
NET ALP: \$275,793
RTN: 87.4
SGA: Imran Satti

7. JOEY KENNEDY
NET ALP: \$265,638
RTN: 83.1
SGA: Altig-Orlovic

8. DANIEL LI
NET ALP: \$264,826
RTN: 78.0
SGA: Altig-Orlovic

8. ALAN SEDACHTY
NET ALP: \$282,537
RTN: 86.0
SGA: Altig-Orlovic

10. BRUCE TAN
NET ALP: \$261,700
RTN: 88.8
SGA: Altig-Orlovic



1. MALKA ARONY
CARDS: 25,632
Beth Farm



1. ROBIN ANDRADE
CARDS: 23,757
Denise Gilbert



1. DAVID BLAISDELL
CARDS: 21,671
Beth Farm



1. PAUL WINSLOW
CARDS: 17,860
Michelle Baxter



1. MALKA ARONY
CARDS: 25,632
Beth Farm



1. CINDY CLEARY
LEAD GROWTH: 6,928.5
Michelle Baxter

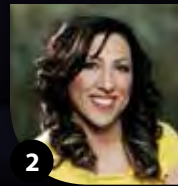
2. ERICA BALAGER
LEAD GROWTH: 6,095.5
Denise Gilbert

3. JOHN KELNER
CARD GROWTH: 4,900.5
Patti Morgan

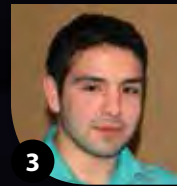




1
JONNI NG
EDMONDS, WA



2
ROGHIE HASSAN LOO
TORONTO, ON



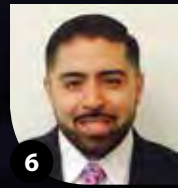
3
MICHAEL MORENO
VIRGINIA BEACH, VA



4
LILY TCHEN
LOS ANGELES, CA



5
ORETT NELSON
TORONTO, ON



6
RONALD RIVERA
LOS ANGELES, CA



7
MAX QUASEM
LOS ANGELES, CA



8
PHILIP CSATI
PITTSBURGH, PA



9
HARVEY QUINN
ROCHESTER, NY



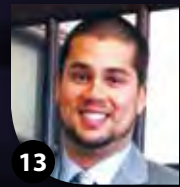
10
JOSEPH SARASIN
CLEVELAND, OH



11
PAUL SMITH
COLUMBUS, OH



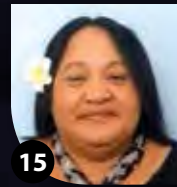
12
CRISTI HUFFMAN
ALTA MONTE SPRGS, FL



13
MICHAEL VAN DELFT
HALIFAX, NS



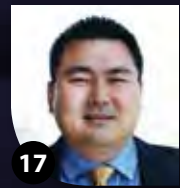
14
RYAN VOPAT
CLEVELAND, OH



15
AFUIVA VAAI
AUCKLAND, NZ



16
DANIEL LI
ST PAUL, MN



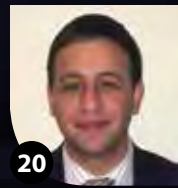
17
JONATHAN EMURA
HONOLULU, HI



18
RAYMOND ANGELES
WAIPAHAU, HI



19
AMY SHUI
EATONTOWN, NJ



20
TAREK ELABASY
FLUSHING, NY

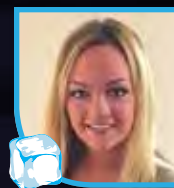
ICEBREAKERS



ELIZABETH SMART
TACOMA, WA



JOSHUA STONE
HOUSTON, TX



HANNAH LINDERHOLM
ROSEVILLE, MN

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

JANUARY PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
1	Jonni Ng	\$25,807	94.2	Hunter Houvener	Altig-Orlovic
2	Roghie Hassan Loo	25,109	81.8		Josh Chalom
3	Michael Moreno	24,193	87.0	Jonathan Maust	Altig-Orlovic
4	Lily Tchen	23,667	93.7		Cohen-Cohen
5	Orett Nelson	23,197	77.4		Josh Chalom
6	Ronald Rivera	22,608	96.6		Cohen-Cohen
7	Max Quasem	21,506	92.8		Cohen-Cohen
8	Philip Csati	21,104	100	Avi Kauderer	Simon Arias
9	Harvey Quinn	21,016	72.5	Matthew Wolfanger	Durhon Oldham
10	Joseph Sarasin	20,825	87.5	Pamela Altman	Surace-Smith
11	Paul Smith	20,091	77.7	Patrick Bendure	Surace-Smith
12	Cristi Huffman	19,631	88.2	Michael C Williams	Matt Henderson
13	Michael van Delft	18,584	87.8		Imran Satti
14	Ryan Vopat	18,269	94.3	Bradley Weigand	Surace-Smith
15	Afuiva Vaai	18,139	76.6	Aaron Friedlander	Steve Friedlander
16	Daniel Li	17,719	79.0	Patrick Stenglein	Altig-Orlovic
17	Jonathan Emura	17,666	98	John Collins	Altig-Orlovic
18	Raymond Angeles	17,586	84.8	Daven Hermosura	Altig-Orlovic
19	Amy Shui	17,146	81.4		Giglione-Ackerman
20	Tarek Elabasy	17,127	79.5	Mohammed Moalawi	Theodore Pappas
21	Justin Zupan	17,113	94	Daniel Hartwig	Surace-Smith
22	George Kamel	16,845	78.9	Patrick Bendure	Surace-Smith
23	Sherry Schick	16,813	87.7	John McGrath	Altig-Orlovic
24	James Keefer	16,637	74.6	Thomas Vena	Simon Arias
25	Alvin Ali	16,619	84.2	Harold Durana	Don Foti
26	Dustin Dunbar	16,526	94.4		Altig-Orlovic
27	Jennifer Perez	16,465	77.5	Zach Otto	Sabrina Lloyd
28	Emaly Galeano	16,145	98	Corey Cox	Altig-Orlovic
29	Matt Flores	16,047	72.6		Cohen-Cohen
30	Andrew M Bishop	15,780	71.7	Nicholas Lorence	Altig-Orlovic
31	Jean Gordon	15,744	83.8	Emmanuel Villasenor	Brandon Cooley
32	Gary Gooden	15,708	78.8	Brandon Teter	Jamison Weatherspoon
33	Raymond Lau	15,355	86.5	Alex Kae	Altig-Orlovic
34	Joey Kennedy	15,288	81.2	AshLynn Orng	Altig-Orlovic
35	Justin Germany	15,062	80.6		Dan Rubio
36	Martyna Dudapasieka	14,964	99	Marian Sertler	Sabrina Lloyd
37	Chad Kaczinski	14,643	85	Cynthia Schneiderman	Sabrina Lloyd
38	Christopher Bentley	14,574	95	Troy Plummer	Altig-Orlovic
39	Todd Homer	14,570	89.1	Nicholas Moore	Durhon Oldham
40	John Keslar	14,525	93	Charles Ferrari	Simon Arias
41	James Merriman	14,486	85.2	Lawrence Smith	Stephen Jubrey
42	Van Ortega	14,185	81.4	Rafi Nawabi	Altig-Orlovic
43	Jessica Holman	14,068	98	Justin Adams	Simon Arias
44	Kaleiokamaile Viena	13,902	85.4	Jonathan Emura	Altig-Orlovic
45	Curtis Henderson	13,898	96	Ala Awad	Alex Roland
46	Man Luc	13,848	98	Mark Hileman	Desi Dimitrova
47	Darrin Roberts	13,812	89.7	Jameetri Washington	Steve Greer
48	Christian LaBoy	13,741	80.1	Bobby Szwaja	Theodore Pappas
49	Ifeanyi Ufodu	13,674	87.9		Alex Roland
50	Delores Aguilera	13,673	71.7	Jameetri Washington	Steve Greer

ALL TIME RECORD: MARK NEILSON \$159,402 Net ALP

YTD PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
* 1	Jonni Ng	\$25,807	94.2	Hunter Houvener	Altig-Orlovic
* 2	Roghie Hassan Loo	25,109	81.8		Josh Chalom
* 3	Michael Moreno	24,193	87.0	Jonathan Maust	Altig-Orlovic
* 4	Lily Tchen	23,667	93.7		Cohen-Cohen
* 5	Orett Nelson	23,197	77.4		Josh Chalom
* 6	Ronald Rivera	22,608	96.6		Cohen-Cohen
* 7	Max Quasem	21,506	92.8		Cohen-Cohen
* 8	Philip Csati	21,104	100	Avi Kauderer	Simon Arias
* 9	Harvey Quinn	21,016	72.5	Matthew Wolfanger	Durhon Oldham
* 10	Joseph Sarasin	20,825	87.5	Pamela Altman	Surace-Smith
11	Paul Smith	20,091	77.7	Patrick Bendure	Surace-Smith
12	Cristi Huffman	19,631	88.2	Michael C Williams	Matt Henderson
13	Michael van Delft	18,584	87.8		Imran Satti
14	Ryan Vopat	18,269	94.3	Bradley Weigand	Surace-Smith
15	Afuiva Vaai	18,139	76.6	Aaron Friedlander	Steve Friedlander
16	Daniel Li	17,719	79.0	Patrick Stenglein	Altig-Orlovic
17	Jonathan Emura	17,666	98	John Collins	Altig-Orlovic
18	Raymond Angeles	17,586	84.8	Daven Hermosura	Altig-Orlovic
19	Amy Shui	17,146	81.4		Giglione-Ackerman
20	Tarek Elabasy	17,127	79.5	Mohammed Moalawi	Theodore Pappas
21	Justin Zupan	17,113	94	Daniel Hartwig	Surace-Smith
22	George Kamel	16,845	78.9	Patrick Bendure	Surace-Smith
23	Sherry Schick	16,813	87.7	John McGrath	Altig-Orlovic
24	James Keefer	16,637	74.6	Thomas Vena	Simon Arias
25	Alvin Ali	16,619	84.2	Harold Durana	Don Foti
26	Dustin Dunbar	16,526	94.4		Altig-Orlovic
27	Jennifer Perez	16,465	77.5	Zach Otto	Sabrina Lloyd
28	Emaly Galeano	16,145	98	Corey Cox	Altig-Orlovic
29	Matt Flores	16,047	72.6		Cohen-Cohen
30	Andrew M Bishop	15,780	71.7	Nicholas Lorence	Altig-Orlovic
31	Jean Gordon	15,744	83.8	Emmanuel Villasenor	Brandon Cooley
32	Gary Gooden	15,708	78.8	Brandon Teter	Jamison Weatherspoon
33	Raymond Lau	15,355	86.5	Alex Kae	Altig-Orlovic
34	Joey Kennedy	15,288	81.2	AshLynn Orng	Altig-Orlovic
35	Justin Germany	15,062	80.6		Dan Rubio
36	Martyna Dudapasieka	14,964	99	Marian Sertler	Sabrina Lloyd
37	Chad Kaczinski	14,643	85	Cynthia Schneiderman	Sabrina Lloyd
38	Christopher Bentley	14,574	95	Troy Plummer	Altig-Orlovic
39	Todd Homer	14,570	89.1	Nicholas Moore	Durhon Oldham
40	John Keslar	14,525	93	Charles Ferrari	Simon Arias
41	James Merriman	14,486	85.2	Lawrence Smith	Stephen Jubrey
42	Van Ortega	14,185	81.4	Rafi Nawabi	Altig-Orlovic
43	Jessica Holman	14,068	98	Justin Adams	Simon Arias
44	Kaleiokamaile Viena	13,902	85.4	Jonathan Emura	Altig-Orlovic
45	Curtis Henderson	13,898	96	Ala Awad	Alex Roland
46	Man Luc	13,848	98	Mark Hileman	Desi Dimitrova
47	Darrin Roberts	13,812	89.7	Jameetri Washington	Steve Greer
48	Christian LaBoy	13,741	80.1	Bobby Szwaja	Theodore Pappas
49	Ifeanyi Ufodu	13,674	87.9		Alex Roland
50	Delores Aguilera	13,673	71.7	Jameetri Washington	Steve Greer

ALL TIME RECORD: JOSHUA DISHONG \$756,403 Net ALP

1 JENNA GRULA
PITTSBURGH, PA

2 MICHAEL MAY
PITTSBURGH, PA

3 PAULINE CRESSWELL
AUCKLAND, NZ

4 KAYLA TAYLOR
PITTSBURGH, PA

5 PAUL TORMAN
EATONTOWN, NJ

6 EMMANOUIL PARAGIOU
CLEVELAND, OH

7 MENNO GLICK
CAMP HILL, PA

8 ORBY KELLEY
COLUMBUS, OH

9 KIMBERLE SPOONER
AURORA, CO

10 ANTHONY LOPEZ
WEST COVINA, CA

JANUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jenna Gula	\$33,753	\$34,866	77.1	Matthew Diulus	Simon Arias
2	Michael May	30,306	26,814	91	Avi Kauderer	Simon Arias
3	Pauline Cresswell	26,530	36,341		Ofa Tupouniua	Steve Friedlander
4	Kayla Taylor	24,043	34,806	84.0	Charles Ferrari	Simon Arias
5	Paul Torman	23,332	30,399	75.1	Corey Hallan	Giglione-Ackerman
6	Emmanouil Paragiou	21,555	26,993	76.9	Nicholas Scordos	Surace-Smith
7	Menno Glick	21,465	25,927	95	Ariana Jones	Jason Bratin
8	Orby Kelley	21,117	22,034	77.7	Patrick Bendure	Surace-Smith
9	Kimberle Spooner	19,276	24,962	91	Matthew Turnquist	Richard Correa
10	Anthony Lopez	19,254	21,848	78.9	Mark Hileman	Desi Dimitrova
11	Jason Smith	18,348	20,039	100	Ryan Giddens	Steve Greer
12	Anna Pulit	18,208	18,207	96	Marian Sertler	Sabrina Lloyd
13	Zachary Lakatos	18,013	18,127	89	Kyle Wrobel	Mathew Hart
14	Samuel Geissinger	17,949	17,979	84	Patrick Stenglein	Altig-Orlovic
15	Verniecia Shivers	17,513	17,334	88	Henry Ingraham	Williams-Zophin
16	Jahhad Crawley	17,353	19,141	86	George O'Shea	Giglione-Ackerman
17	Elizabeth Tompkins	17,168	27,675	81.3	Nicholas Moore	Durhon Oldham
18	Kristina Moore	16,428	16,428	87	Melinda-Rae Lyse	Altig-Orlovic
19	Ronald Lackey	16,303	17,530	91	Minh Phung	Scott Rehberg
20	Lisa Woodson	16,248	23,149	91	John Conard	Simon Arias

ALL TIME RECORD: \$286,210 1st 6 Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Jenna Gula	\$33,753	\$34,866	77.1	Matthew Diulus	Simon Arias
*2	Michael May	30,306	26,814	91	Avi Kauderer	Simon Arias
*3	Pauline Cresswell	26,530	36,341		Ofa Tupouniua	Steve Friedlander
*4	Kayla Taylor	24,043	34,806	84.0	Charles Ferrari	Simon Arias
*5	Paul Torman	23,332	30,399	75.1	Corey Hallan	Giglione-Ackerman
6	Emmanouil Paragiou	21,555	26,993	76.9	Nicholas Scordos	Surace-Smith
7	Menno Glick	21,465	25,927	95	Ariana Jones	Jason Bratin
8	Orby Kelley	21,117	22,034	77.7	Patrick Bendure	Surace-Smith
9	Kimberle Spooner	19,276	24,962	91	Matthew Turnquist	Richard Correa
10	Anthony Lopez	19,254	21,848	78.9	Mark Hileman	Desi Dimitrova
11	Jason Smith	18,348	20,039	100	Ryan Giddens	Steve Greer
12	Anna Pulit	18,208	18,207	96	Marian Sertler	Sabrina Lloyd
13	Zachary Lakatos	18,013	18,127	89	Kyle Wrobel	Mathew Hart
14	Samuel Geissinger	17,949	17,979	84	Patrick Stenglein	Altig-Orlovic
15	Verniecia Shivers	17,513	17,334	88	Henry Ingraham	Williams-Zophin
16	Jahhad Crawley	17,353	19,141	86	George O'Shea	Giglione-Ackerman
17	Elizabeth Tompkins	17,168	27,675	81.3	Nicholas Moore	Durhon Oldham
18	Kristina Moore	16,428	16,428	87	Melinda-Rae Lyse	Altig-Orlovic
19	Ronald Lackey	16,303	17,530	91	Minh Phung	Scott Rehberg
20	Lisa Woodson	16,248	23,149	91	John Conard	Simon Arias

ALL TIME RECORD: \$653,097 1st 6 Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

GENERAL AGENTS

1 PATRICK GUTHRIE
TRACY, CA

2 JOSHUA KRUEGER
AURORA, CO

3 STEPHEN GIDDENS
HOUSTON, TX

4 DANIEL WALTON
COLUMBUS, OH

5 ROBERT SCHNEIDERMAN
BETTENDORF, IA

6 ANDRZEJ SERTLER
SCHAUMBURG, IL

7 ERIN MOYER
RALEIGH, NC

8 JILLIAN ROOKS
BURLINGTON, MA

9 CHELSIE YOUNG
EVANSVILLE, IN

10 ERICA FITZSIMMONS
PITTSBURGH, PA

JANUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Patrick Guthrie	\$83,159	\$89,466	72.6	Kyle Wrobel	Mathew Hart
2	Joshua Krueger	77,908	82,600	94	Erin Allen	Richard Correa
3	Stephen Giddens	63,768	80,163	72.2	Ryan Giddens	Steve Greer
4	Daniel Walton	53,939	91,709	78.6	Patrick Bendure	Surace-Smith
5	Robert Schneiderman	50,530	62,344	84	Cynthia Schneiderman	Sabrina Lloyd
6	Andrzej Sertler	49,514	49,819	86	Marian Sertler	Sabrina Lloyd
7	Erin Moyer	48,145	68,607	71.7	Mark Beckford	Slav Bitman
8	Jillian Rooks	45,821	42,456	79.9	Ryan Hall	Laura Fisher
9	Chelsie Young	42,828	42,828	71.7	Zach Otto	Sabrina Lloyd
10	Erica Fitzsimmons	41,353	51,740	87	Avi Kauderer	Simon Arias
11	Duane Shaw	40,027	44,224	70.8	Zach Otto	Sabrina Lloyd
12	Dominic Telymonde	39,913	51,182	90	Evan Holzauer	Giglione-Ackerman
13	Nacole Newbold	38,854	75,896	71.0	Robert Kanaan	Imran Satti
14	Sokol Fazliu	37,605	44,488	80.5	Matthew Diulus	Simon Arias
15	Brent Bowling	37,485	63,158	71.6	Marc Salvaggi	Surace-Smith
16	Sandra Byrd	37,416	43,184	89	Horace Johnson	Chad Panzer
17	Alon Fischer	37,361	57,720	79.9	Bobby Szwaja	Theodore Pappas
18	Craig Ebinger	37,234	41,188	87	Michael Gerstein	Giglione-Ackerman
19	Antonio Ramirez	36,320	36,320	87	Paulo Miranda	Jose Carvajal
20	James Sodan	35,423	43,882	98	Nicholas Moore	Durhon Oldham

ALL TIME RECORD: \$441,104 1st 6 Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Patrick Guthrie	\$83,159	\$89,466	72.6	Kyle Wrobel	Mathew Hart
*2	Joshua Krueger	77,908	82,600	94	Erin Allen	Richard Correa
*3	Stephen Giddens	63,768	80,163	72.2	Ryan Giddens	Steve Greer
*4	Daniel Walton	53,939	91,709	78.6	Patrick Bendure	Surace-Smith
*5	Robert Schneiderman	50,530	62,344	84	Cynthia Schneiderman	Sabrina Lloyd
6	Andrzej Sertler	49,514	49,819	86	Marian Sertler	Sabrina Lloyd
7	Erin Moyer	48,145	68,607	71.7	Mark Beckford	Slav Bitman
8	Jillian Rooks	45,821	42,456	79.9	Ryan Hall	Laura Fisher
9	Chelsie Young	42,828	42,828	71.7	Zach Otto	Sabrina Lloyd
10	Erica Fitzsimmons	41,353	51,740	87	Avi Kauderer	Simon Arias
11	Duane Shaw	40,027	44,224	70.8	Zach Otto	Sabrina Lloyd
12	Dominic Telymonde	39,913	51,182	90	Evan Holzauer	Giglione-Ackerman
13	Nacole Newbold	38,854	75,896	71.0	Robert Kanaan	Imran Satti
14	Sokol Fazliu	37,605	44,488	80.5	Matthew Diulus	Simon Arias
15	Brent Bowling	37,485	63,158	71.6	Marc Salvaggi	Surace-Smith
16	Sandra Byrd	37,416	43,184	89	Horace Johnson	Chad Panzer
17	Alon Fischer	37,361	57,720	79.9	Bobby Szwaja	Theodore Pappas
18	Craig Ebinger	37,234	41,188	87	Michael Gerstein	Giglione-Ackerman
19	Antonio Ramirez	36,320	36,320	87	Paulo Miranda	Jose Carvajal
20	James Sodan	35,423	43,882	98	Nicholas Moore	Durhon Oldham

ALL TIME RECORD: \$1,468,394 1st 6 Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

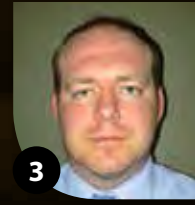
MASTERGENERALAGENTS



1
ZACH OTTO
SCHAUMBURG, IL



2
NICHOLAS MOORE
ROCHESTER, NY



3
MARIAN SERTLER
SCHAUMBURG, IL



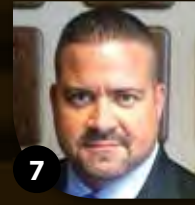
4
ERIN ALLEN
AURORA, CO



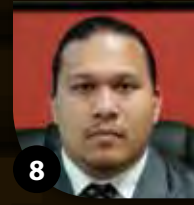
5
BOBBY SZWAJA
FLUSHING, NY



6
RYAN HALL
BURLINGTON, MA



7
PATRICK BENDURE
COLUMBUS, OH



8
CHRISTOPHER RODRIGUEZ
ATLANTA, GA



9
MATTHEW DIULUS
PITTSBURGH, PA



10
MATTHEW CONRAD
CLEVELAND, OH

JANUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Zach Otto	\$114,140	\$171,504	71.1	Sabrina Lloyd
2	Nicholas Moore	106,553	190,179	73.6	Durhon Oldham
3	Marian Sertler	104,228	141,055	72.3	Sabrina Lloyd
4	Erin Allen	89,512	102,034	73.2	Richard Correa
5	Bobby Szwaja	87,889	143,738	77.4	Theodore Pappas
6	Ryan Hall	83,495	106,054	71.3	Laura Fisher
7	Patrick Bendure	78,859	207,129	87	Surace-Smith
8	Christopher Rodriguez	72,180	84,846	70.6	Kyle Johnson
9	Matthew Diulus	71,857	94,220	73.0	Simon Arias
10	Matthew Conrad	69,045	75,405	70.5	Surace-Smith
11	Robert Kanaan	68,259	101,703	72.5	Imran Satti
12	Ryan Giddens	63,768	80,163	71.9	Steve Greer
13	Ryan Fickert	57,501	77,933	82	Zachary Hart
14	Justin Adams	52,270	71,389	71.0	Simon Arias
15	Marc Salvaggi	51,453	85,004	77.0	Surace-Smith
16	Cynthia Schneiderman	50,342	68,295	74.3	Sabrina Lloyd
17	Doreen Ryan-Foti	46,991	124,019	77.5	Don Foti
18	Mark Hileman	42,989	60,802	75.0	Desi Dimitrova
19	Avi Kauderer	41,353	51,920	74.6	Simon Arias
20	Hal Herman	39,821	125,189	77.8	Durhon Oldham

ALL TIME RECORD: \$438,277 1st 6 Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

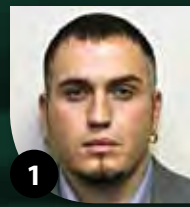
YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Zach Otto	\$114,140	\$171,504	71.1	Sabrina Lloyd
* 2	Nicholas Moore	106,553	190,179	73.6	Durhon Oldham
* 3	Marian Sertler	104,228	141,055	72.3	Sabrina Lloyd
* 4	Erin Allen	89,512	102,034	73.2	Richard Correa
* 5	Bobby Szwaja	87,889	143,738	77.4	Theodore Pappas
6	Ryan Hall	83,495	106,054	71.3	Laura Fisher
7	Patrick Bendure	78,859	207,129	87	Surace-Smith
8	Christopher Rodriguez	72,180	84,846	70.6	Kyle Johnson
9	Matthew Diulus	71,857	94,220	73.0	Simon Arias
10	Matthew Conrad	69,045	75,405	70.5	Surace-Smith
11	Robert Kanaan	68,259	101,703	72.5	Imran Satti
12	Ryan Giddens	63,768	80,163	71.9	Steve Greer
13	Ryan Fickert	57,501	77,933	82	Zachary Hart
14	Justin Adams	52,270	71,389	71.0	Simon Arias
15	Marc Salvaggi	51,453	85,004	77.0	Surace-Smith
16	Cynthia Schneiderman	50,342	68,295	74.3	Sabrina Lloyd
17	Doreen Ryan-Foti	46,991	124,019	77.5	Don Foti
18	Mark Hileman	42,989	60,802	75.0	Desi Dimitrova
19	Avi Kauderer	41,353	51,920	74.6	Simon Arias
20	Hal Herman	39,821	125,189	77.8	Durhon Oldham

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st 6 Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

REGIONALGENERALAGENTS



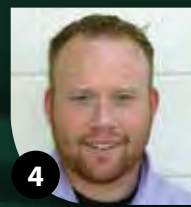
1
ROBERT JANEV
SCHAUMBURG, IL



2
THOMAS VENA
PITTSBURGH, PA



3
MATTHEW PARKS
CLEVELAND, OH



4
BRETT GRYSKA
ROCHESTER, NY



5
MATTHEW TURNQUIST
AURORA, CO

JANUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Robert Janev	\$268,709	\$380,854	70.9	Sabrina Lloyd
2	Thomas Vena	239,123	368,623	71.2	Simon Arias
3	Matthew Parks	190,722	279,578	74.6	Surace-Smith
4	Brett Gryska	165,166	377,061	75.6	Durhon Oldham
5	Matthew Turnquist	158,222	207,214	75.7	Richard Correa
6	Michael Laramie	150,843	222,928	72.6	Steve Greer
7	Ryan Hall	141,323	197,148	72.7	Laura Fisher
8	Patrick Bendure	129,139	354,092	74.2	Surace-Smith
9	Corey Helly	118,791	168,132	71.4	Giglione-Ackerman
10	Joshua Olin	115,424	243,766	71.6	Altig-Orlovic

ALL TIME RECORD: \$980,159 1st 6 Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Robert Janev	\$268,709	\$380,854	70.9	Sabrina Lloyd
* 2	Thomas Vena	239,123	368,623	71.2	Simon Arias
3	Matthew Parks	190,722	279,578	74.6	Surace-Smith
4	Brett Gryska	165,166	377,061	75.6	Durhon Oldham
5	Matthew Turnquist	158,222	207,214	75.7	Richard Correa
6	Michael Laramie	150,843	222,928	72.6	Steve Greer
7	Ryan Hall	141,323	197,148	72.7	Laura Fisher
8	Patrick Bendure	129,139	354,092	74.2	Surace-Smith
9	Corey Helly	118,791	168,132	71.4	Giglione-Ackerman
10	Joshua Olin	115,424	243,766	71.6	Altig-Orlovic

ALL TIME RECORD: \$5,230,627 1st 6 Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP



RICK ALTIG



ILIJA ORLOVIC



STEVE GREER



ZACHARY HART



JAMES CUNNINGHAM



KYLE JOHNSON



ERIC COCHRAN



BYRON PAZ

JANUARY PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor
						(% Net ALP Growth + % 1st 6 Mo Obj)	
I Altig-Orlovic		77.1	\$828,145	\$967,000	85.6	25.9	111.6
II Steve Greer		73.4	\$194,368	\$133,500	145.6	70.3	215.9
Giglione-Ackerman		72.1	249,095	183,500	135.7	17.8	153.5
III Zachary Hart	84		\$167,843	\$130,000	129.1	60.1	189.2
Laura Fisher		72.8	141,324	90,000	157.0	31.1	188.2
Slav Bitman		71.4	97,834	90,000	108.7	45.3	154.0
Matt Henderson		70.1	134,854	115,000	117.3	11.1	128.3
V James Cunningham	95		\$79,454	\$57,000	139.4	82.6	221.9
VI Kyle Johnson		71.4	\$85,818	\$44,500	192.8	163.4	356.3
Chad Panzer		71.2	71,630	40,000	179.1	157.5	336.5
Scott Rehberg		76.5	70,453	40,000	176.1	119.9	296.0
Samantha Chui		71.9	60,693	41,500	146.2	102.9	249.1
VII Eric Cochran		79.8	\$51,772	\$32,500	159.3	35.6	194.9
Jared Cleckner		75.5	21,813	27,000	80.8	59.2	140.0
VIII Byron Paz		73.6	\$63,777	\$25,000	255.1	190.7	445.8
Mitch Duplantis		70.0	50,099	25,000	200.4	32.2	232.6

YTD PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor
						(% Net ALP Growth + % 1st 6 Mo Obj)	
I Altig-Orlovic		77.1	\$828,145	\$967,000	85.6	25.9	111.6
II Steve Greer		73.4	\$194,368	\$133,500	145.6	70.3	215.9
Giglione-Ackerman		72.1	249,095	183,500	135.7	17.8	153.5
III Zachary Hart	84		\$167,843	\$130,000	129.1	60.1	189.2
Laura Fisher		72.8	141,324	90,000	157.0	31.1	188.2
Slav Bitman		71.4	97,834	90,000	108.7	45.3	154.0
Matt Henderson		70.1	134,854	115,000	117.3	11.1	128.3
V James Cunningham	95		\$79,454	\$57,000	139.4	82.6	221.9
VI Kyle Johnson		71.4	\$85,818	\$44,500	192.8	163.4	356.3
Chad Panzer		71.2	71,630	40,000	179.1	157.5	336.5
Scott Rehberg		76.5	70,453	40,000	176.1	119.9	296.0
Samantha Chui		71.9	60,693	41,500	146.2	102.9	249.1
VII Eric Cochran		79.8	\$51,772	\$32,500	159.3	35.6	194.9
Jared Cleckner		75.5	21,813	27,000	80.8	59.2	140.0
VIII Byron Paz		73.6	\$63,777	\$25,000	255.1	190.7	445.8
Mitch Duplantis		70.0	50,099	25,000	200.4	32.2	232.6

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.

CATEGORY I



1
MALKA ARONY
PHOENIX, AZ



2
RONA PILEGGI SPANO
CHICAGO, IL

CATEGORY III



1
LEO VANDENBUSSCHE
WINNIPEG, MB



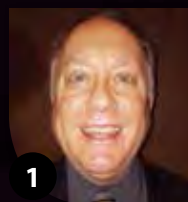
2
AMANDA MLINAZ
PLYMOUTH, WI

TOPROOKIE



ANGELA WALLER
PITTSBURGH, PA

CATEGORY II

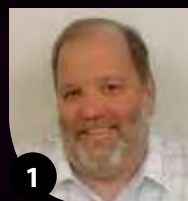


1
JEFFREY HAPKE
PITTSBURGH, PA



2
ROBIN ANDRADE
MALDEN, MA

CATEGORY IV



1
TIM O'CONNOR
OKLAHOMA CITY, OK



2
AMANDA CROSS
LEXINGTON, KY

TOPMANAGER



MAUREEN ROBERTS
HENDERSON, NV

JANUARY BONUSES

Sue Akers
Ken Altizer
Donna Altshue
Robin Andrade
Malka Arony
Gabriela Berloni
Lou Nell Busby
Fran Christie
Cheryl Cook
Amanda Cross
Travis Daniels
Robin Denham
Brenda Di Somma

Darrell Dorey
Vivian Dwyer
Viki Farr
Lee Fivenson
Mark Flemm
Mark Gagliardi
Susan Gilbert
Laurie Gruber
Jeffrey Hapke
Jerry Hartnett
Krissa Hensley
Brett Hulme
Sandy Knapp

Shane Knowles
Cynthia Kunce
Donna LaMontagna
Timothy Leary
Larry Lozano
Lacy Martin
Nicole McCarthy
Kevin McKeen
Mollie Miller Merrett
George Murry
Tim O'Connor
Steve Orcherton
Kathy Pappas

Rona Pileggi Spano
Janis Pitts
Cas Robinson
Chas Robinson
Gary Rothman
Irene Rurycz
David Scalisi
Katy Shuman
William Slocum
Tracy Smith
Mario Soljan
Donald Spohn
Jennifer Sprout

Christina Stableford
Randy Stockley
Jessica Treybick
Leo VanDenBussche
Lori Vaughn
Bill Verbeten
Al Wall
Lisa West

JANUARY PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	1	Malka Arony	3,467 AZ/Maureen Roberts
	2	Rona Pileggi Spano	2,991 Chicago/Dawn Trudden
	3	Larry Lozano	2,120 NorCal&Reno/Chuck Hill
	4	Viki Farr	1,994 MI/Beth Farm
	5	Susan Gilbert	1,921 Chicago/Dawn Trudden
II	1	Jeffrey Hapke	1,687 PA/Katherine Pratt
	2	Robin Andrade	1,056 Mass&RI/Rosanna Gill
	3	Travis Daniels	771 PA/Katherine Pratt
	4	Kevin McKeen	755 NY State/JT Tasker
	5	Fran Christie	665 BC/Jackie Lowe
III	1	Leo VanDenBussche	1,304 MB/Jackie Lowe
	2	Amanda Mlinaz	831 WI/Laurie Onasch
	3	Lisa West	826 N FI/Billy Sauers
	4	Shannon Bennett	813 WA/Jason Beckman
	5	Laurie Gruber	742 WI/Amanda Mlinaz
IV	1	Tim O'Connor	1,179 OK/Christa Davis
	2	Amanda Cross	849 KY/Tami Williams
	3	Mollie Miller Merrett	617 LA/Elizabeth Reyer-Corley
	4	Anna Guido Rohrer	591 S OH/Tami Williams
	5	Christina Stableford	533 NC/Billy Sauers
ROOKIE	1	Angela Waller	550 PA/Katherine Pratt

ALL TIME PR CARD PRODUCTION RECORD: 18,960 CARDS

JANUARY MANAGERS

Rank	Card Growth	Director
1	Maureen Roberts	1,581 Jason Beckman
2	Katherine Pratt	882 Denise Gilbert
3	Amanda Mlinaz	450 Laurie Onasch
4	Dawn Trudden	389 Denise Gilbert

YTD PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	*1	Malka Arony	3,467 AZ/Maureen Roberts
	*2	Rona Pileggi Spano	2,991 Chicago/Dawn Trudden
	3	Larry Lozano	2,120 NorCal&Reno/Chuck Hill
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	*2	Robin Andrade	1,056 Mass&RI/Rosanna Gill
	3	Travis Daniels	771 PA/Pittsburgh
	4	Kevin McKeen	755 NY State/JT Tasker
	5	Fran Christie	665 BC/Jackie Lowe
III	*1	Leo VanDenBussche	1,304 MB/Jackie Lowe
	*2	Amanda Mlinaz	831 WI/Laurie Onasch
	3	Lisa West	826 N FI/Billy Sauers
	4	Shannon Bennett	813 WA/Jason Beckman
	5	Laurie Gruber	742 WI/Amanda Mlinaz
IV	*1	Tim O'Connor	1,179 OK/Christa Davis
	*2	Amanda Cross	849 KY/Tami Williams
	3	Mollie Miller Merrett	617 LA/Elizabeth Reyer-Corley
	4	Anna Guido Rohrer	591 S OH/Tami Williams
	5	Christina Stableford	533 NC/Billy Sauers

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 CARDS

YTD MANAGERS

Rank	Card Growth	Director
*1	Maureen Roberts	1,581 Jason Beckman
*2	Katherine Pratt	882 Denise Gilbert
*3	Amanda Mlinaz	450 Laurie Onasch
4	Dawn Trudden	389 Denise Gilbert

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS:

CATEGORY	POPULATION	ROOKIE:	Reps with 2014 Hire Date
1	over 11,000,000		
2	8,000,000 to 10,999,000	ICEBREAKER:	Reps with 2015 Hire Date
3	5,000,000 to 7,999,999		
4	Under 5,000,000	PR MANAGER:	Overall card growth at the end of the current month over previous year.

WORLD'S GREATEST BONUS



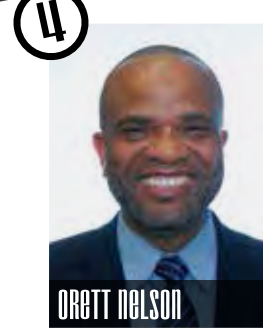
1
Jonni Ng
\$6,007
Altig-Orlovic



2
Michael van Delft
\$5,703
Imran Satti



3
Roghie Hassan Loo
\$5,696
Josh Chalom



4
Orett Nelson
\$5,663
Josh Chalom



5
Max Quasem
\$5,178
Cohen-Cohen

JANUARY BONUS LEADERS

January Bonus Payout: \$1,623,692
January Bonus Qualifiers: 2,357

- \$6,007 Jonni Ng
- 5,703 Michael van Delft
- 5,696 Roghie Hassan Loo
- 5,663 Orett Nelson
- 5,178 Max Quasem
- 5,172 Daniel Li
- 5,151 Ronald Rivera
- 5,042 Ryan Vopat
- 4,907 Michael Moreno
- 4,706 Dustin Dunbar
- 4,680 Joseph Sarasin
- 4,655 Jonathan Emura
- 4,406 Ifeanyi Ufundu
- 4,305 Paul Smith
- 4,213 Sherry Schick
- 4,167 James Merriman
- 3,976 Amy Shui
- 3,957 Jean Gordon
- 3,952 Alvin Ali
- 3,902 Harvey Quinn
- 3,805 Raymond Angeles
- 3,800 Cristy Huffman
- 3,795 Tiare Hubbard
- 3,602 Chad Kaczinski
- 3,564 Joey Kennedy
- 3,559 Tarek Elabasy
- 3,545 Justin Germany
- 3,514 Steven Mason
- 3,479 Lily Tchen
- 3,289 Gary Gooden
- 3,272 Todd Homer
- 3,210 Richard Carter
- 3,198 Travis Picklesimer
- 3,190 Mike Allen
- 3,177 James Keefer
- 3,132 Matt Flores
- 3,100 Martyna Dudapasieka
- 3,093 Van Ortega
- 3,080 Jennifer Perez
- 3,053 Afuiva Vaai
- 3,051 Darrin Roberts
- 2,996 Lesina Ah Sue

- \$2,942 Maria Consunji
- 2,920 Bret Nilson
- 2,912 Laura Frew
- 2,885 Christian LaBoy
- 2,856 Mike Sukhbaatar
- 2,824 Pedram Mousavi
- 2,810 Samuel Pepper
- 2,799 Emaly Galeano
- 2,787 Patrick Rieger
- 2,785 Corey LaVigne
- 2,746 Dustin Edgell
- 2,737 Mathew White
- 2,709 Michael Kachenmeister
- 2,707 Man Luc
- 2,701 Timothy Cruise
- 2,685 Philip Csati
- 2,685 Tina Phongsavath
- 2,672 Kenneth Sutton
- 2,648 Kasali Kotun
- 2,630 Thomas Fleming
- 2,571 Lora Beronja
- 2,569 Arthur Menina
- 2,563 Roberta Whitman
- 2,553 Joshua Stone
- 2,545 Jessica Holman
- 2,529 Deante Young
- 2,526 Casey Finley
- 2,526 Dana Black
- 2,513 Elizabeth Smart
- 2,512 Ross Ewen
- 2,508 Robin Sloan
- 2,487 Phyto Phyo
- 2,460 Marc Demilia
- 2,448 Joshua Dishong
- 2,445 Suzanna Carlsson
- 2,442 Christopher Weglarz
- 2,430 Scott Hanna
- 2,416 Gerald Paul
- 2,410 Timothy Blackburn
- 2,403 Robert Weaver
- 2,396 Lucas Larson
- 2,378 Raymond Lau

- \$2,372 Bruce Tan
- 2,367 Antonia Washington
- 2,360 Devin Watts
- 2,356 Tibor Simon
- 2,352 George Kamel
- 2,342 John Keslar
- 2,303 Jesusdieu Portilus
- 2,296 Hirenkumar Patel
- 2,290 Alireza Yaesubi
- 2,283 Bilal Farsakh
- 2,269 Yadollah Pourjalali
- 2,269 Virginia Rice
- 2,263 Brian Benedict
- 2,262 Jeziashston Potter
- 2,235 Peter Kaplanis
- 2,234 Melinda-Rae Lyse
- 2,232 Benito Menchaca
- 2,227 Kenneth Hunter
- 2,224 Kendra Sabin
- 2,219 Casey Byrnes
- 2,215 David Rockway
- 2,191 Tina Nelson
- 2,179 Jason Tuttle
- 2,172 Michael Coulthard
- 2,171 Victoria Ortiz Colin
- 2,169 Gjergji Zemblaku
- 2,166 Quincy McCurrie
- 2,161 Michael Merlo
- 2,154 Patrick F Sullivan
- 2,154 Dawn Gann
- 2,134 Beau Bequette
- 2,127 Peter Hudousek
- 2,124 Ashley Wenning
- 2,122 Tasha Tucker
- 2,109 Tyler McKnight
- 2,105 Ericka Martinez
- 2,105 Emily Furbish
- 2,104 Omar Hashimi
- 2,101 Shane Poston
- 2,081 Omar Fernandez
- 2,080 Colleen Ware
- 2,074 Mia Mitchell

- \$2,072 Dilushi Perera
- 2,041 Scott Mudrak
- 2,025 Bill W Goswick
- 2,020 Coral Ashe
- 2,020 Antonio Cooperwood
- 2,019 Mariela Luis-Rios
- 2,017 Nigel Turpin
- 2,010 Christopher Lilley
- 2,000 Maria Diringner
- 1,994 Erez Shabtay
- 1,994 Riley Peters
- 1,989 Omar Torres
- 1,987 Jennifer Jantzen
- 1,984 Frank Rodriguez
- 1,979 Harold Durana
- 1,975 Patrick Cremeans
- 1,974 Igor Melcharek
- 1,974 Simone Hunter
- 1,966 Kehinda Pryor
- 1,948 Demmerick Stevenson
- 1,948 Mark Lomonaco
- 1,947 Bechir Abboud
- 1,940 Tiffany Babin
- 1,933 Sean Youssef
- 1,933 Jamie Faulkner
- 1,931 Roger Rau
- 1,927 Vinicia Moore
- 1,920 David Watkins
- 1,917 Nadezhda Vitchev
- 1,911 Teng Lim
- 1,911 Christabel Omelas
- 1,905 Laurie Mazza
- 1,903 Yolette Mompoin
- 1,898 Dylan Kearley
- 1,894 Jocelyn Bolito
- 1,890 Michael Trinh
- 1,889 Jennifer Holliday
- 1,881 Joel Gerhardt
- 1,871 Oliver Huerta-Gonzalez
- 1,870 Bradley Gray
- 1,868 Patricia Lee
- 1,863 Gregory Graham

- \$1,857 Christopher Young
- 1,855 Jebb Lyons
- 1,853 Christopher Bentley
- 1,853 Lisa Wasmund
- 1,851 Rayleen Kama
- 1,847 Tiffani Ronda
- 1,846 Patrick Donovan
- 1,842 Cody Toth
- 1,841 Donrie Purcell
- 1,836 Matthew Cessna
- 1,836 Jeremy Engrav
- 1,828 Troy Williams
- 1,818 DeAnthony Hartman
- 1,806 Stephanie Novel
- 1,800 Matthew Zang
- 1,798 Cody Price
- 1,798 Jonathan Frigola
- 1,796 Brett Maurice
- 1,793 Inna Grigorov
- 1,788 Merlinda Walker
- 1,786 Victor Agurto
- 1,780 Hussain Mir
- 1,772 Shalom Chaimov
- 1,768 Alfred Uipa
- 1,768 Ryan Folk
- 1,763 Richard Tabanji
- 1,753 Paul DiVincenzo
- 1,752 Jaspal Batth
- 1,746 Thomas Lypps
- 1,745 Richard Johnson
- 1,744 Lleiison Martinez
- 1,741 Daphne Weber
- 1,730 Sawyer Skaggs
- 1,724 Emil Mohareb
- 1,724 Aaron Crosby
- 1,722 Juan Olvera
- 1,713 Terry Owens
- 1,710 Christopher Angelos
- 1,707 Richard Pazak
- 1,706 Steven Sparkes
- 1,702 Jared Elrod
- 1,701 Jasmine Kirby

- \$1,700 Lige Li
- 1,699 Jevette Smith
- 1,696 Mark Bleier
- 1,689 Jamie Copher
- 1,689 Michael Jones
- 1,681 Trevor Mayer
- 1,677 Kurt Theis
- 1,674 Wendy Sotelo
- 1,674 Christy Young
- 1,673 Elias Boles
- 1,671 Kevin Gill
- 1,671 Adam Kahn
- 1,667 Tammy Fletcher
- 1,661 Ileana Tatafu
- 1,660 Donte Hester
- 1,657 Luckey Boston
- 1,648 Albert Hugar
- 1,647 Carmela Pellen
- 1,645 Mustafa Ridha
- 1,641 Erna Gasanin
- 1,628 Sherly Philippe
- 1,624 Christine Sobb
- 1,621 Rael Katz
- 1,618 Yana Shaw
- 1,614 Shirley Patey
- 1,610 Roger Shively
- 1,610 Christopher Pabon
- 1,601 Kenneth Preston
- 1,601 Alia Aboulhosn
- 1,596 Derek Sandilands
- 1,591 Donte Grant
- 1,591 Priscila Gonzalez
- 1,589 Angelica Guzman
- 1,583 Cyrene Pereira
- 1,580 Carolle Landry
- 1,575 Lisa Chen
- 1,572 Ryan Young
- 1,569 Christopher McFoy
- 1,568 Schuyler Beck
- 1,565 Adrian Soto
- 1,563 Oraefo Brown
- 1,562 Michael Ashton
- 1,560 Rita Charles
- 1,554 Ghina Malaney
- 1,551 Joseph Kleebl
- 1,547 Rhonda Brown
- 1,545 Kaleiokamaile Viena
- 1,544 Jadelene Welty
- 1,541 Stephanie Moreno
- 1,540 Victoria Wippich
- 1,539 Iman Chehli
- 1,535 Agatha Giannos
- 1,535 Constance Tuiteleleapaga
- 1,534 Kelly Nails
- 1,534 Jenny Alvarez
- 1,530 Andrew Hynan
- 1,529 John Velardo
- 1,528 Maurice Baritz
- 1,519 Jesse Coatney
- 1,519 Andrew Severson
- 1,511 Alma Barriga-Gonzalez
- 1,503 Calvin Irving
- 1,500 Abdelaziz Farsakh
- 1,495 Richard Pazak
- 1,492 Deanna Aschwanden
- 1,492 Jeremie Dupuis
- 1,488 Kelly Matthews

- \$1,478 Robert Feldhaus
- 1,475 Darryl McCoy
- 1,467 Haydee Burrola
- 1,466 Mark Harhager
- 1,462 Patricia Romero-Otero
- 1,459 Nasser Rezaei
- 1,449 Sathnarine Kumar
- 1,447 Eric Spells
- 1,445 Joseph Luminiello
- 1,445 Derek DeProspero
- 1,441 Tami Klein
- 1,439 Kimberly Wilkerson
- 1,438 Francis Rodriguez
- 1,435 Michael Savoy
- 1,435 Shorne Brown
- 1,429 Richard Gaffney
- 1,427 Cathleen Hairston
- 1,427 Ruben Soberanes
- 1,426 Karen Hamilton
- 1,425 Laurekins Pardovani
- 1,425 Pascal Amar
- 1,422 Maureen Mungall
- 1,417 Justin Lambert
- 1,416 Steven Sibelman
- 1,415 Steven Stensrud
- 1,414 Anna DiPietro
- 1,412 Kevin Yen
- 1,411 Bryan Czajkowski
- 1,406 Sally Wilson
- 1,403 Zachary Vance
- 1,401 Julie Arahamian
- 1,400 Brian Welsh
- 1,399 James Bailey
- 1,396 Lisa Woodson
- 1,389 James DePetro
- 1,389 Maresa Rone
- 1,386 Nadira John
- 1,383 Donald Felix
- 1,382 Amanda Peterson
- 1,380 Larry Finch
- 1,380 Michael Stafford
- 1,378 Abbas Abdul-Khalig
- 1,378 Joshua Goodman
- 1,375 Andrew Dorf
- 1,375 Maria Ramirez
- 1,374 Juan-Daniel Florez
- 1,371 Kelly Hannan Daley
- 1,366 Serah Muhungura
- 1,365 Kyle Barter
- 1,364 Flint Pleake
- 1,360 Brandon Minor
- 1,358 Natalie Soboleva
- 1,357 Scott Florin
- 1,356 Aryeh Freedman
- 1,354 Joey Sales
- 1,353 Nicholas Prefontaine
- 1,351 Victoria Wippich
- 1,350 Kwang Bin Im
- 1,348 Brandon Caruthers
- 1,348 Christine DiSanto
- 1,348 Rodney Wilson
- 1,346 Jeffrey Hazell
- 1,345 Travis Barnes
- 1,341 Karan Rogers
- 1,341 Gary D Jones
- 1,340 Sarah Acker
- 1,337 Preeti Sahgal

- \$1,331 Lori Williams
- 1,330 Monique Irby
- 1,330 Jamonta Pettitway
- 1,327 Mark Hudnall
- 1,324 Alejandro Baeza
- 1,323 Christopher Castellan
- 1,321 Bob Wingate
- 1,319 Ashley Bodnar
- 1,319 Timothy Kieran
- 1,318 April Sanchez
- 1,316 Timothy Randolph
- 1,316 Martha Tillman
- 1,315 Jennifer Wehrle
- 1,314 Laura Dennee
- 1,312 Walter Scott
- 1,312 Danny Mayorga
- 1,311 Michael Russo
- 1,311 Toriano Landau-Bogan
- 1,302 Michael May
- 1,297 Paul Torman
- 1,295 Colin Quigley
- 1,289 Xylina Ibanez
- 1,289 Felicia Steele
- 1,288 Deana Plaster
- 1,286 Inga Kravetz
- 1,284 Sierra Healy
- 1,284 Anacleto Arevalo
- 1,281 Melinda Wittkop
- 1,275 Joshua Schofield
- 1,271 Caroline Mikhail
- 1,270 Kim Vance
- 1,268 William Jenkins
- 1,255 Helen Taylor
- 1,254 James Harding
- 1,254 Acacia Mark
- 1,254 Maresa Rone
- 1,254 David Stingl
- 1,253 Michael D'Angelo
- 1,249 Travis White
- 1,244 Sunnie McRee
- 1,238 Kashala Guiden
- 1,236 Adrian Ortiz
- 1,233 Nadeem Qureshi
- 1,231 Paula Stiefel
- 1,228 Jeffrey Kawamoto
- 1,228 Beverly Sibert
- 1,228 Thames Nolan
- 1,226 Johanna Rios
- 1,223 Derek Foore
- 1,219 Daniel Phares
- 1,218 Yves Joseph
- 1,218 Carlos Frazier
- 1,216 Ceasar Silva
- 1,213 Yeng Moua
- 1,210 Jessica Kendall-DeGraves
- 1,209 David Nham
- 1,208 Courtney Basil
- 1,208 Judy Smith
- 1,208 Ryan Feehan
- 1,207 Emily Cecilia
- 1,207 Victoria Perea
- 1,203 Myron Collins
- 1,197 Curtis Henderson
- 1,193 George Lahamedjian
- 1,189 Lisa Magaw
- 1,188 Oleg Novitchii
- 1,185 Rosita Tumpap

- \$1,181 Nicholas Lasala
- 1,181 Theodore Greer
- 1,180 Glaister Parke
- 1,180 Mike Hudnall
- 1,179 Derek Wright
- 1,178 Matthew Lukesh
- 1,172 Hannah Linderholm
- 1,171 Mohammad Saatsaz
- 1,170 Thomas Lyman
- 1,170 Camille Geesimmons
- 1,167 Patrick Rowe
- 1,163 Hakan Ozalpasan
- 1,163 Maria Montoya
- 1,162 Rebecca Churray
- 1,162 Cassandra Stubblefield
- 1,161 Christopher Hollins
- 1,160 Jon-Michael Marino
- 1,154 Kareem Mutia
- 1,151 Chantal Mallette
- 1,149 Scott Davison
- 1,149 Cornelius Wilkins
- 1,149 Ricardo Benson
- 1,148 Jon Golin
- 1,146 Joshua Burney
- 1,146 Mario Rodriguez
- 1,144 Corina Araujo
- 1,144 Michael Mallia
- 1,143 Olesya Wegner
- 1,143 Ileana Lopez
- 1,138 Karen Mosley
- 1,135 Brian Wallace
- 1,135 Sean Crampton
- 1,133 Jon Alvarado
- 1,132 Johanna Tolentino
- 1,131 Damaris Henderson
- 1,130 Robert Ulreich
- 1,128 Hannah Hinkle
- 1,127 Michylea Tucker
- 1,123 Jessica Boss
- 1,120 Maria Fe Abad-Barte
- 1,120 Pablo Montanez
- 1,118 Desiree Martin
- 1,118 Shelby Huff
- 1,118 Matthew Kurey
- 1,117 Desmond
- 1,116 Freeman-Thomas
- 1,116 Emmanuel Ramirez-Baylon
- 1,115 Benjamin Mancillas
- 1,115 Jinchou Zhao
- 1,114 George Shafiek
- 1,113 James Gibson
- 1,113 Ardreaama Bessard
- 1,113 Lauren Martin
- 1,112 Robert Novotne
- 1,112 Peter Davis
- 1,106 John C Garrett
- 1,106 Daniel Bean
- 1,104 Lee van Delft
- 1,101 Steven Trattar
- 1,100 Elisabeth Musarra
- 1,099 Javier Diaz
- 1,099 Terry Reece
- 1,098 Sarah Lahamedjian
- 1,098 Janet Buckley
- 1,096 Traci Kratzer
- 1,096 Carlo Buhay

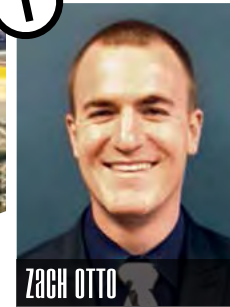
- \$1,095 Xing Chen
- 1,091 Cleopatra Sola
- 1,091 Junbin Koh
- 1,090 Susan Chuppa
- 1,090 Breann Haley
- 1,087 Ethel Laskowski
- 1,086 Timothy Cowart
- 1,084 Atisha Suarez
- 1,084 Jarek Wilson
- 1,083 William Parmeter
- 1,083 Gregory Pridgeon
- 1,079 Michael Russin
- 1,077 Vanessa Bascara-Fernandez
- 1,076 Daniel Petruccello
- 1,075 Kelly Ekker
- 1,074 Robert Tobin
- 1,073 Glenn Arakawa
- 1,072 Deanna Odum
- 1,071 April Anderson
- 1,067 Raudel Santos
- 1,065 Lamar Livingston
- 1,062 Beth Blumershine
- 1,061 Thomas Brown
- 1,061 London Nelson
- 1,058 Melissa Losk
- 1,057 Anita Somwal-Rao
- 1,057 Christopher Bennett
- 1,056 Violetta Goldman
- 1,056 Christina Lang
- 1,054 Stephanie Aubut
- 1,054 Anton Thompkins
- 1,052 Shayla Williamson
- 1,048 Fritzel Octave
- 1,047 Glenda Crump
- 1,043 James Morris
- 1,041 Dean Zelasco
- 1,038 Deanna Cruz
- 1,037 Stephanie Cayetano
- 1,036 Henry McCormick
- 1,033 Kelly Marcenik
- 1,032 Tiara Carpenter
- 1,023 Brendon Comeau
- 1,018 Luke Biereonwu
- 1,017 Linda Byas
- 1,010 Ashley McCall
- 1,010 Nicie Moten
- 1,009 Jolena Rogers
- 1,005 Heulett Suggs
- 1,003 Robert Locke
- 1,002 Kelvin Fernandez
- 998 Jeremy Patko
- 996 Jodi Raymond
- 996 Denis Snyder
- 996 Chad Vangils
- 994 Rachel Waldrup
- 994 Sina Heak
- 992 Edward Crocker
- 991 Quanta Busch
- 991 Marcus Martin
- 989 Kimberle Spooner
- 989 Kevin Ishikane
- 988 Andrea Barenholtz
- 986 Gerald Bonaparte
- 986 Anastasia Martens
- 985 Cameron Howat
- 985 Nagah Selow

WORLD'S GREATEST BONUS - CONTINUED

\$985	Joshua Boyce	\$922	Jamaica Carvermann	\$859	Murray Nagler	\$794	Firas Hamdan	\$737	Ryan Ferris	\$690	MacKenzie Stahn	\$639	LaTonya Tucker	\$593	Alexis Pineiro	\$548	Bradley Wilson	\$522	Precious Prince-Madison
982	Kera Ludwig-Monroe	922	Jeffrey Graham	856	Khaled Morra	794	John McDougald	736	Marc Blount	689	Rachel Gallagher	637	Mario Rios	592	Michael Schumacher	548	Randy Fendryk	522	Jackson Correia
982	Anthony Sambula	920	Christopher Asbury	851	Derek Coppella	793	Lenard Brown	735	Timothy Vlosich	688	Kaitlyn Estes	637	Nsilo Reynolds	591	Amanda Zophin	548	Leya Kirchstein	522	Kathleen Gillespie
981	Joan Aquino	919	Jordon Graham	851	Brett Surgener	793	Hyunchul Chung	731	Madison Desmuke	688	Tracie	636	Dennis Guss	591	Jessica Velazquez	547	Lynne Hebert-Ouellette	522	Everton Brooks
981	Nicki Griffiths	919	Idyle Blanc	851	Brenden Mostoller	792	Zenon Zorij	730	Cristina Fox		Bettencourt-Mejias	636	Rosendo Arreguin Zavala	591	Joseph Kanaan	547	Walter Mardis	521	Oscar Betancourt
980	Sean Grant	917	Zachary Whipple	850	Ibrahim Bah	791	Glenn Hampton	730	Craig Stropf	688	Thomas Huynh	633	Gabriel Reyes	589	Jared Mercer	547	Samantha Larivee	521	Michael Burningham
978	Kesline Previl-Francois	915	Chad Sellers	850	Nicholas Abbass	790	Sharon Rummans	728	Gillian Harris	687	Jill Pope	633	Leigh Schneider	589	Bryan Juskiw	547	Bernardo Lopez	520	Chiquita Brown
976	Mahadai Kryshundayal	914	Abigail Plache	849	Tonia Reaves	790	Brian Vaughan	727	Sokol Fazliu	687	Pau Touta	632	Casey Gordon-Owens	589	Violet Hepburn	546	Kaprice Glover	519	Lindsay Nielsen
976	Lenin McFarlane	912	Zachary Davis	848	Yvette Quintana	789	Edford Banuel	727	Edward DeFurio	685	Fran Kolos	631	Amanda South	588	Daniel Lopez	546	Darrell Ballard	519	Crystal Rodrigues
976	Sean Smith	911	Hunter Houvener	848	David Cortes	789	Casey Hayes	725	Chagai Englander	685	Randy Markland	631	Jose Cerrillo	587	Bill Eagle	546	Joshua Cosentino	518	Jill Hurlay
974	April Reed	911	Ariel Vela Della Vedova	846	Jose Castillo	788	Brianna James	725	Melissa Georgopoulos	685	Nikolas Moreschi	629	Antolina Cuevas	587	Corey Cox	546	Joshua Randolph	518	Daniel Martinsen
973	Dan Ikei	910	Reginald Guercin	846	Leroy Brown	786	Justin Crawford	724	Sarita Gibbons	629	Gevorg Yanukyan	629	John Dunn	587	Shanita Ellmers	546	Ryan Cheverie	517	Ali Zaidi
970	George Taramas	909	Sarah Ferguson	840	Bradley Kampmeier	785	Joseph Quintons	724	Patrick McGuigan	626	Jeffrey Witherall	626	Jeffrey Witherall	584	Anthony Demeo	545	Felix Gonzalez	517	Thomas Johnson
969	Harrilise	907	Hye Yun	838	Sara Rios-Pacheco	784	Justin Adams	724	Lee Galtman	623	Rachael Santee	623	Rachael Santee	584	Shannon Brown	543	Altovise Green	515	Micah Emenike
	Dumervil-Reddie	906	Michael Winters	836	Sam Chan	784	Christina Pierson	723	Allison Castillo	623	Jessica Santamarina	622	Jessica Santamarina	583	Justin Diaz	540	Ritia Tokahere	514	Malinda Stieringer
966	Francisco Rodriguez	904	Sharon Manning	835	Christian West	781	Collins Appiah	722	Feltus McKowen	622	Charles Boisselle	622	Charles Boisselle	582	Elizabeth Lemson	540	Ricardo Garavito	513	Spencer Hieam
965	John Young	902	David Phillips	834	Ryan Locke	781	Jolisa Collins	722	Cesar Leon	622	Maggie Downes	622	Maggie Downes	582	Eric Dittman	540	Musediq Abdul	512	Harry Rutsinsh
965	Cynthia Garcia	895	Jorge Leon	831	Amber Jeanne	781	Jolene Smith	722	Denise Parson	621	Keith Kreyling	621	Keith Kreyling	582	Jerome Sutton	540	Luversa Kweh	512	Delvan Roy
964	Marissa Smith	895	Samy Jacques	831	Robert Cook	781	Hanbo Xu	722	Tony Bisirir	621	Ulrich Jansen	621	Ulrich Jansen	580	Anse Blake	539	Roger Drake	512	Fariba Darvishzadeh
960	Antoine	893	Brian Hutchings	830	Sandra Sobieski	778	William Bryan	719	David Ramirez	620	Joshua Rush	620	Joshua Rush	579	Frank Guarascio	539	Jon Liguori	512	Yihao Chen
	Lutumba-Ntumba	892	Beau Norton	829	Sandra Gonzalez	778	Anna Midowicz	718	Ryan Wittig	620	Sandra Linse	620	Sandra Linse	579	Keith Cameron	538	Toniann Allen	510	Elliott May
959	Benjamin Van Fossen	892	Alexia Pirovolos	828	Jamila Richardson	776	Asiguy Haugabook	717	Robert Tierney	619	Anthony Sava	619	Anthony Sava	576	Tajmane Grant	537	Lakiethra Jordan	510	Venus Grier
957	Thomas Festa	892	Elsie Albuquerque	828	Sarah Gilmore	774	Theresa Rhoden	716	Kaloni Tohi	618	Richard Bentley	618	Richard Bentley	576	Gregory Giesler	537	Michael Neilson	510	Joshua Kershaw
956	Tobe Pope	888	Lincoln Dziekonski	828	Catherine Edwards	774	Emmanouil Paragiou	716	Brazos Campos	617	Anna Parga	617	Anna Parga	575	Matthew Brazeau	537	Pedro Santos	509	Daniel Davis
955	Lynn Doolittle	887	Joachim Jean	827	Ashley Gibson	770	Julianne Scavo	716	Nathan Friend	617	Jessica Lowry	617	Jessica Lowry	575	Brandon Edens	537	Christian Achilles	509	Senglee Tan
955	Caitlin Hanousek	887	Kenneth McLaughlin	827	Chad Porter	769	Gregory Bonnes	715	Michael O'Donnell	617	Samantha Cicardo	617	Samantha Cicardo	575	Piniece Williams	537	Breton Patterson	508	Lindsay Sanchez
953	Courtney Kitzman	886	Victor Smith	826	Kyle Lewicki	765	Lisa Sarish	711	Taylor Adolph	616	James Reddick	616	James Reddick	574	Brad Henry	536	Paula Hinds	507	Deante Odom
950	Ernest Patterson	884	Kathleen Stephens	825	Thomas Joyce	765	Brent Erkkila	710	Mohammed Hoque	615	Elizabeth Garcia	615	Elizabeth Garcia	574	Alex Normandeau	535	Angela Torres	506	Taylor Black
950	Paula Jaime-Agramon	883	Trechia Houser	825	John Wells	764	Sheldon McKenzie	710	Tamara Davenport	615	Susan Taylor	615	Susan Taylor	574	Krista Thieme	534	Angel Morgan	506	Al-Karim Walji
950	Patrick Fowler	882	Marta Cunha	824	John Urban	764	Diane Sawyer	710	Bryon Wagner	614	Isabel Contreras	614	Isabel Contreras	572	William Ridenour	534	Takela Carrington	504	Patricia Nogueira
950	Gian-Paolo Diberardo	880	Ellen Schultz	823	Brock Lampee	762	Kristina McLain	709	Shelley Duck	614	Brian Jerome	614	Brian Jerome	571	Andrew Duchesneau	534	Sean Hansen	504	Kane Bjarme
949	Alexander Wood	880	Robert Martinez	823	Matthew Hilton	761	Bernadette Casciato	708	Stacy Hollingsworth	613	Jazmen Conover	613	Jazmen Conover	571	Elizabeth Tompkins	533	Frances Walker	504	Susan daCruz
948	Vashawn Nelson	880	Cynthia Sittig	822	Komo Hedborn	761	Komo Davis	708	Stacy Hollingsworth	612	Moshe Laor	612	Moshe Laor	567	Kerlens LaRose	532	Dongyue Jiang	504	Elifranc Deus
948	Randy Gill	878	Shelia Palmer	821	Michael McClintock	758	Cherelle Washington	711	Taylor Adolph	612	Debra Hart	612	Debra Hart	565	Thomas Reddoch	531	Donald Gregoire	503	Raymond Wentworth
946	Brian Howard	876	Bradley Shellgren	821	Barry Elkes	758	Brianna Curry	705	Tyler Moore	612	Iris Palmore	612	Iris Palmore	564	John Durham	531	Thomas Molinski	503	Raymond Wentworth
946	Dawn Selden	874	Rowena Keren	819	Patricia Lambert	758	Reuben Vincent	705	LaToya Clark	612	Brian Morris	612	Brian Morris	564	John Durham	531	Thomas Molinski	502	Katherine Paganelli
946	Bryan Jones	873	Dustin Potter	815	Sarah Hubbard	757	Hector Carrillo	705	Garrett Iida	612	Michael J Smith	612	Michael J Smith	562	Brandi Rule	530	Dwight Holmes	502	Makena Alexander
944	Matthew Bell	873	Chontrell Billups	812	Brian Pace	756	Paula Pettigrew	704	Evelin Castro-Sharif	610	Erik Bertsch	610	Erik Bertsch	562	Adrian Segalla	530	Dwayne Watson	501	Bradley Christiansen
943	Carly Ferraro	872	Marcus Moody	810	Patricia Cuiity	756	Donte Long	704	Khevin Armelin	607	Randa Sweis	607	Randa Sweis	561	Christopher Kennedy	530	Daniel Brigham	501	Earl Wetzell
943	Tracy Lepore	871	Linda Jarrous	810	Joseph Hedborn	754	Zane Moore	704	Dustin King	605	Rosa Rodriguez	605	Rosa Rodriguez	561	MaryAnn Cruz	530	Riedel Gorali	501	Silvana De La Jara
943	Cherie Mohn	871	Daniel Woods	810	Douglas Lloyd	752	Ricky Mizell	702	Zane Moore	604	Carlo Cardellino	604	Carlo Cardellino	560	Lea Anderson	528	Edward Boze	501	Ivonne Goodwin
942	Guitree Basdeo	871	Daniel Woods	810	Douglas Lloyd	752	Ricky Mizell	701	Alba Williams	604	Carlo Cardellino	604	Carlo Cardellino	559	Gary Slocum	528	Eniezer Rios		
940	Ranjana Chopra	870	Deserick Davenport	807	Marcel Roane	751	Thomas Robinson	701	Hannah Jeffcoat	604	Simeon Ogunjulugbe	604	Simeon Ogunjulugbe	559	Gary Slocum	528	Chad Price		
939	Eric Hidy	870	Jamell Ramsay	806	Corey Fields	750	Kelly McDonald	700	Matthew Newell	604	Michael Hinojosa	604	Michael Hinojosa	558	Leann Lucas	528	Barbara Geier		
937	Benjamin Thomas	869	Armandina Mendoza	806	Michelle Crowe	748	Martin Cumbow	700	Matthew Newell	604	Michael Hinojosa	604	Michael Hinojosa	556	Keith Kraemer	528	Barbara Geier		
936	Bernard Oliphant	868	Adeola Obasanya	803	Adam Huck	748	Dawn Eckelberry	700	Eric Dollar	603	Asheley Armelin	603	Asheley Armelin	556	Darrius Polk	527	Phillip Jenkins		
933	Frederick Noel	868	Howard Dotson	803	Adam Huck	744	Benton Tong	700	Eric Dollar	603	Michael Barahona	603	Michael Barahona	556	Kelly Schoenherr	527	Anne Wurtzler		
932	Meghan Grindy	868	Isaac Alvarez	801	Vanessa Ho	744	Benton Tong	699	Joseph Patane	602	Brian Lee	602	Brian Lee	555	Sidney Rodgers	527	Leonard Paschke		
932	Xavier MacLarty	867	Brenna Jensen	800	Hateni Tohi	743	Elizabeth Andrews	699	Clement Biney	601	Sarah Dulany-Gring	601	Sarah Dulany-Gring	555	Stanley Williams	526	Carly Mitchell		
930	Jesse Benwell	866	Valerie Cooper	799	Zachary Lakatos	743	Edmond Timmons	696	Jamie Tan	599	Joshua Hache	599	Joshua Hache	554	Jennifer Robinson	526	Jason Lankford		
927	Stephanie Reinke	866	Adelfa Parinas	799	Deborah Reed	743	Erin Nicole	694	Crystal Camacho	598	Aissa Diehl	598	Aissa Diehl	551	Cathy Vils	526	Alma Lozano		
926	Samson Adelufosi	865	Gabriel Manzo	799	Marilyn South	741	Daniel LaFontaine	694	Peter Gabranski	598	Dustin Holtz	598	Dustin Holtz	551	Deonte Jones	526	Krystina Sauber		
926	Lisa Jones	864	Aleksandra Wojtach	799	Marilyn South	741	Daniel LaFontaine	692	Robert Cain	598	Robert Park	598	Robert Park	550	Soonalote Taogaga	526	Nicole Cobb-Moore		
925	Sebrika Harper	864	Daniel Johnson	797	Tien Nguyen	740	Kanandus Walker	691	Joseph J Smith	596	Nichole Roderick	596	Nichole Roderick	549	Willia Dukes	525	Neal Iha		
		863	Jamie Schulz	796	David Golovin	738	Aryelle Vargas	691	Miriam Taylor	594	Edith White	594	Edith White	549	Thomas Lafferty	525	Clayton Blasa		
		863	Jamie Schulz	795	Lamar Huntley	738	Shanna Woods	691	Adanech Beetem	593	Yenii Losano	593	Yenii Losano	549	Betty Smith	525	Michelle Lee Watson		


LEADERSHIP BONUS

1




ZACH OTTO
\$24,348
Sabrina Lloyd

2




PATRICK BENDURE
20,800
Surace-Smith

3




MARIAN SERTLER
19,241
Sabrina Lloyd

4



BOBBY SZWAJA
14,781
Theodore Pappas

5



ROBERT KANAAN
14,699
Imran Satti

JANUARY BONUS LEADERS | January Bonus Payout: \$1,230,899

January Bonus Qualifiers: 993

- \$24,348 Zach Otto
- 20,800 Patrick Bendure
- 19,241 Marian Sertler
- 14,781 Bobby Szwaja
- 14,699 Robert Kanaan
- 14,514 Nicholas Moore
- 12,535 Ryan Fickert
- 11,894 Jordan Chalom
- 11,638 Syed Quadri
- 11,575 Erin Allen
- 11,391 Doreen Ryan-Foti
- 10,465 Ryan Giddens
- 10,209 Ryan Hall
- 10,003 Matthew Diulus
- 9,878 Cynthia Schneiderman
- 9,579 Matthew Parks
- 9,520 Hal Herman
- 9,419 Marc Salvaggi
- 9,257 Justin Adams
- 8,953 Daniel Hartwig
- 8,500 Mohammed Moalawi
- 8,447 Arie Davis
- 8,387 Alexander Dorey
- 8,374 Steven King
- 8,244 Mark Beckford
- 8,243 Harold Durana
- 8,186 Nasr Quadri
- 8,066 John Conard
- 8,051 Ransay Vazquez
- 7,632 Levar Morgan
- 7,625 David Wang
- 7,610 Melne Lewis
- 7,583 Jameetri Washington
- 7,457 Christopher Hintz
- 7,296 Michael Musso
- 7,005 Avi Kauderer
- 6,749 David Hefflin
- 6,714 John Sparby
- 6,583 Michael Gerstein
- 6,273 Evan Holzhauer
- 6,073 David Guzman
- 5,996 Ofa Tupouniua

- \$5,991 Steve Svendsen
- 5,946 Ryan Bisanz
- 5,913 Souleymane Bah
- 5,905 Horace Johnson
- 5,884 Michael Clemente
- 5,855 Patrick Knouse
- 5,803 Christopher Rodriguez
- 5,754 Kyle Wrobel
- 5,672 Bobby Gujral
- 5,597 Michael Denton
- 5,545 Raymond Risucci
- 5,541 Atta Saleh
- 5,537 Todd Glazer
- 5,451 Mark Kukielski
- 5,383 Mark Hileman
- 5,380 Rodney Ward
- 5,318 Christopher Akins
- 5,305 London Burnett
- 5,212 Thomas Vena
- 5,104 Blake Higuchi
- 5,049 Alex Torruella
- 5,034 Matthew Turnquist
- 4,995 Corey Hallam
- 4,972 Ryan Wilson
- 4,971 Beau Locker
- 4,915 Corey Helly
- 4,883 Jack Keiderling
- 4,864 Mark Dombrowski
- 4,848 Paulo Miranda
- 4,779 Craig Strompf
- 4,771 Gevorg Yanukyan
- 4,754 Henry Ingraham
- 4,647 Herman Fennell
- 4,626 Sharif Grays
- 4,377 Kody Kramme
- 4,311 Emmanuel Villaseron
- 4,271 Brooke Spain
- 4,199 Michelle Crowe
- 4,166 Jake Yagjian
- 4,043 Darrell Asbell
- 4,012 Nicholas Scordos

- \$4,010 Sean Velasquez
- 3,965 Marisa Willgruber
- 3,939 Demetrius Lucas
- 3,917 Nicholas Lorence
- 3,888 Dustin Dunlap
- 3,851 Ryan Stenglein
- 3,822 Stephen Hill
- 3,818 Melinda-Rae Lyse
- 3,808 Magda Figueiredo
- 3,740 Matthew Conrad
- 3,738 William Brookshire
- 3,733 Ariana Jones
- 3,730 Peter van der Westhuizen
- 3,675 Ryan Tucker
- 3,654 Jinelly Urena
- 3,572 Jonathan Maust
- 3,525 George O'Shea
- 3,491 Brandon Teter
- 3,436 AshLynn Orng
- 3,429 Cara DeFiore
- 3,414 Randy Teyssier
- 3,360 Richard Barbour
- 3,328 John Leggio
- 3,294 John McGrath
- 3,275 Min Jiang
- 3,270 Duni Olusegun
- 3,212 Paul Samra
- 3,198 Maria Soliz
- 3,162 Robert Hamilton
- 3,138 Dorothy Niederer
- 3,049 Joshua Cosentino
- 2,993 Noel Rose
- 2,977 Michael Vasu
- 2,946 Devon Chapman
- 2,851 Tim McAdams
- 2,846 Yussuf Elzein
- 2,840 Cleopatra Sola
- 2,836 Nicholas Engrav
- 2,782 Krista Thieme
- 2,755 Alta Herpel
- 2,691 Joshua Jackson
- 2,682 Liam Flaherty

- \$2,679 Linda Eichelberger
- 2,658 Rafi Nawabi
- 2,600 Jonathan Emura
- 2,600 Andrzej Sertler
- 2,550 Joshua Krueger
- 2,547 Stephen Jeung
- 2,544 Nacole Newbold
- 2,524 Ryan McIntosh
- 2,511 Timothy Wilson
- 2,472 David Rigney
- 2,434 David Schanuel
- 2,434 Melissa Quintal
- 2,411 O'Neil Cooper
- 2,410 Natalie Linker
- 2,388 Sara Vaz
- 2,355 Alexandra Graham
- 2,330 Tibor Simon
- 2,328 Andrew McQuade
- 2,318 Tyler McKnight
- 2,317 Amy Baird
- 2,294 Alex Kae
- 2,290 Zoltan Krecsko
- 2,270 Britton Costa
- 2,258 Shorne Brown
- 2,233 Lorena Barriere
- 2,225 Patrick Guthrie
- 2,220 Minh Phung
- 2,220 Sebastian Kazek
- 2,217 Aaron Friedlander
- 2,199 Charles Ferrari
- 2,122 Arthur Sigler
- 2,100 Daniel Toshner
- 2,100 Chelsie Young
- 2,088 Robert Schneiderman
- 2,084 Drew Sharp
- 2,063 Adam Stowe
- 2,031 Daniel Walton
- 2,027 Michael Romeo
- 2,016 Ibrahim Bah
- 2,000 Tina Phongsavath
- 1,995 Adeyemi Akinade
- 1,979 Sathnarine Kumar






- \$1,959 Patrick Stenglein
- 1,913 Aaron Ralston
- 1,904 Badum Maaloo
- 1,897 Jessica Wilhite
- 1,866 Angel Patryluk
- 1,850 Michael Stuver
- 1,838 Bilal Farsakh
- 1,800 Erin Moyer
- 1,766 Jorge Guerra
- 1,750 Christopher Dicks
- 1,750 Duane Shaw
- 1,739 Peter McEnaney
- 1,738 Scott Montgomery
- 1,718 Chad Potts
- 1,663 Holly Lacey
- 1,662 Fritznel Octave
- 1,615 Gabriel Feldmann
- 1,602 Matthew Wolfanger
- 1,561 Amie McCracken
- 1,550 Pauline Creswell
- 1,550 Richard Mansfield
- 1,510 Jean Joseph
- 1,500 Patrick Fowler
- 1,495 Jamal Simmons
- 1,479 Ala Awad
- 1,474 James Franklin
- 1,450 Christina Meyer
- 1,446 Matthew Hogan
- 1,444 Craig Ebinger
- 1,425 Dominic Telymonde
- 1,413 Matthew Bogle
- 1,408 Muhammed Ashraf
- 1,400 Alon Fischer
- 1,397 Mario Andres Chavez
- 1,375 Aldina DaRosa
- 1,359 Brandon Minor
- 1,325 Jillian Rooks
- 1,325 Michael Russin
- 1,321 John Collins
- 1,319 Corey Cox
- 1,319 Patrice Amador
- 1,300 James DePetro
- 1,300 Samneang Prom
- 1,298 Ho Tran
- 1,275 Kevin Kyler
- 1,268 Shawn Horton
- 1,263 Bryan Juskiw
- 1,263 Tom Weller
- 1,261 Emilee Manthey
- 1,250 Natalie Soboleva
- 1,238 Amber Dregalla
- 1,232 Michael C Williams
- 1,231 Tyler Worstell
- 1,225 London Nelson
- 1,220 Allen Watson
- 1,213 Brent Bowling
- 1,200 Brian Gilmore
- 1,188 Eric Thompson
- 1,163 Christopher Earle
- 1,163 Reynolds Akuamoaa
- 1,163 Morgan Lobello
- 1,153 Carlos Arballo
- 1,150 Susan Bedrossian
- 1,150 Jacob Gill
- 1,150 Antonio Ramirez
- 1,144 Jonathan Hobbs
- 1,138 Mark Glazer
- 1,138 Sandra Byrd

- \$1,135 Lawrence Smith
- 1,128 Carl Carlberg
- 1,125 Orby Kelley
- 1,119 Michael Shaba
- 1,104 Porter Balke
- 1,102 Charley Forshee
- 1,088 Andre Hawthorne
- 1,076 Samuel Cohen
- 1,072 Timothy Kieran
- 1,053 Ashleigh Sweezo
- 1,052 Patrick Duray
- 1,045 Daven Hermosura
- 1,038 Erica Fitzsimmons
- 1,025 Marta Cunha
- 1,025 Daniel Dunham
- 1,025 Jessica Napiza
- 1,025 Harrynarine Ramoutar
- 1,025 James Sodan
- 1,025 Marie St Germain
- 1,025 Robert Wright
- 1,020 Kenneth Greer
- 1,013 Ramon Velasquez
- 1,001 Scott Davison
- 1,000 Robert Drake
- 1,000 Claude Harriott
- 1,000 Kyle Lewicki
- 975 Heather Miller
- 975 Ronald Lackey
- 975 Anthony Theriault
- 969 Patricia Fifer
- 963 Christopher Murray
- 950 Michael Mandella
- 950 Colton Capps
- 950 Patricia Cicerale
- 950 Cameron Cimino
- 950 Jenna Grula
- 947 Joseph Quattrochi
- 946 Brandon Summerton
- 942 Ashley Wenning
- 940 Sandra Sandoval
- 938 Pablo De La Cruz
- 938 Brett Maurice
- 938 Darrin Roberts
- 938 Richard Pazak
- 924 David Thornton
- 923 David Iriye
- 917 Albert Serur
- 914 Antonio Reyes
- 913 Jason Ryan
- 913 Ryan Feehan
- 906 Liesena Tejada
- 900 Javier Diaz
- 900 Phillip McElfresh
- 880 Thomas King
- 875 Kimberle Spooner
- 856 James Cassie
- 856 Jessica Santamarina
- 850 Moli Kaufusi
- 850 Tyler Dean
- 840 Matthew Cartwright
- 831 Micah Focken
- 831 Oscar Ortiz
- 826 Polina Philbin
- 825 Daren Davis
- 825 Menno Glick
- 809 Jesse Rennich
- 800 Jackson Cook
- 800 Sokol Fazliu
- 800 Jeffrey Hall






- \$800 Lalitha Janardhanan
- 800 Toni Mussara
- 800 Jonni Ng
- 800 Kendra Orng
- 795 Aaron McKenney
- 788 Daryl Williams
- 784 Donald Dowbor
- 775 Elias Boles
- 775 Stephen Giddens
- 775 Jeffrey Gilliana
- 775 Dennis Hickey
- 775 Zachary Santino
- 775 Barbara Seyoum
- 775 Amy Skalsky
- 775 Paul Torman
- 775 Frances Walker
- 757 Phil Folkertsma
- 750 Brandon Baker
- 750 Tiffney Harmouche
- 750 Mir Khan
- 750 Peter Kwiatkowski
- 750 Travis Kovach
- 750 Vinecia Moore
- 744 James Harding
- 730 Jeremy Engrav
- 725 Alix Albright
- 725 Katelyn Anderson
- 725 Shalom Chaimov
- 725 Allison Cole
- 725 Aaron Dupras
- 725 Leticia Fields
- 725 Torrey Hardy
- 725 Orema Lee
- 725 Thomas Molinski
- 725 Kristina Moore
- 725 Geddes Robinson
- 725 Amr Shater
- 725 Kasey Williamson
- 713 Jamie Gates
- 713 John McDougald
- 700 MaryAnn Cruz
- 700 Melissa Foy
- 700 Rita Haidinger
- 700 Dan Ikei
- 700 Troy Williams
- 696 Ari Bykofsky
- 693 Rita Eisentrager
- 688 Veronica Carrion
- 688 Andrew Chambers
- 683 Rene Ortega
- 675 Zachary Lakatos
- 675 Jennifer VanKerckvoorde
- 663 Michael Girelli
- 663 Philip Kruger
- 663 Nicholas Lasala
- 650 Kevin Appasamy
- 650 Janet Buckley
- 650 Shahab Mahdavinejad
- 650 Benito Menchaca
- 650 Grant Myers
- 650 David Palmer
- 650 Jimez Parker
- 650 Joey Sales
- 650 Anthony Sava
- 650 Jeremy Schroeder
- 650 Vernecia Shivers
- 645 Steve Marker
- 640 Shelly Stambach
- 638 Kevin Holtz

- \$638 Taurean Flournoy
- 638 Thomas Reddoch
- 637 Erikka Michaels
- 628 Lisa Richardson
- 625 Jahhad Crawley
- 625 Bryan Hamrock
- 625 Neftali Montalvo
- 625 Juan Olvera
- 625 Steven Sibelman
- 625 Ryan Tomajcik
- 619 Dean Jensen
- 619 Steven Rios
- 616 Mike Lade
- 613 Delmy Diaz-Cervantes
- 613 DeAnthony Hartman
- 613 David Robinson
- 608 Calvin Irving
- 601 Shawntae Collins
- 600 Nichelle Alves
- 600 Charles Belt
- 600 Rachel Gallagher
- 600 Hunter Houvener
- 600 Aaron McLean
- 600 Kashief Perkins
- 593 Gregory VanSuch
- 588 Devin Adams
- 585 Felicity Hammill
- 577 Christine Jesoraldo
- 575 Victor Agurto
- 575 Jonathan Boyd
- 575 Joshua Crisp
- 575 Derek DeProspero
- 575 Debra Dextradeur
- 575 Christian LaBoy
- 575 Julianne Scavo
- 575 Pedro Vazquez Armenteros
- 563 Carey Markoe
- 559 Kasey Williamson
- 556 Oliver Nivaud
- 550 Adem Abdula
- 550 Armando Aiello
- 550 Tiffany Babin
- 550 Abdelaziz Farsakh
- 550 Donald Felix
- 550 Jordan Kness
- 550 Angel Martinez
- 550 Iris Saavedra-Garcia
- 550 Paul Smith
- 549 Adrian Segalla
- 544 Peter Gabranski
- 540 Stacy Hollingsworth
- 525 Gregory Graham
- 525 Travis Henderson
- 525 Richard Johnson
- 525 Brandon Jones
- 525 Angelique Lavaly
- 525 Jahara Lewis
- 525 Laura McCurry
- 525 Jason Smith
- 525 Steven Stensrud
- 510 Anita Ferris
- 500 Taylor Black
- 500 Nic Iagulli
- 500 Junbin Koh
- 500 Michael May
- 500 Nicholas Neari
- 500 Joshua Rauser
- 500 Juan Saldierna-Vera
- 500 Jonathan Sequin

SA/GA DIRECT CODE FIELD TRAINING BONUS

1  ANDRZEJ SERTLER \$7,945 Sabrina Lloyd	2  CHRISTINA MEYER \$6,882 Sabrina Lloyd	3  JOSHUA KRUEGER \$4,276 Richard Correa	4  CHELSTIE YOUNG \$3,856 Sabrina Lloyd	5  MICHAEL MAY \$3,778 Simon Arias
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REINSTATEMENT BONUS

1  SAMI MOGANNAM \$4,579 Don Foti	2  DASON PHAUL \$1,637 Theodore Pappas	3  ANNA SENRA \$1,092 Cohen-Cohen	4  BRADLEY WEIGAND \$1,043 Surace-Smith	5  GJERGJI ZEMBLAKU \$954 Josh Chalom
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JANUARY BONUS LEADERS

January Bonus Payout: \$231,597
January Bonus Qualifiers: 391

JANUARY BONUS LEADERS

January Bonus Payout: \$43,339
January Bonus Qualifiers: 146

- | | | | |
|-------------------------------------|---------------------------------------|--------------------------------|------------------------------|
| \$7,945 Andrzej Sertler | \$1,423 Orema Lee | \$842 Brandon Mogel | \$536 Leonel Lazcano |
| 6,882 Christina Meyer | 1,404 Thomas Molinski | 814 Eric Thompson | 532 Victor Agurto |
| 4,276 Joshua Krueger | 1,390 Paul Torman | 804 Maresa Rone | 530 Peter Kwiatkowski |
| 3,856 Chelsie Young | 1,369 Amy Skalsky | 803 Dan Ikei | 530 Toni Mussara |
| 3,778 Michael May | 1,348 Melissa Foy | 800 Ricardo Benson | 528 Laura McCurry |
| 3,423 Michael Stuver | 1,313 Craig Ebinger | 798 John McDougald | 528 Roosevelt Wilson |
| 3,204 Tom Weller | 1,308 Carmen Lindmark | 795 Orby Kelley | 527 Patricia Cicerale |
| 3,172 Jillian Rooks | 1,304 Jennifer VanKerckvoorde | 795 John Donovan | 520 Antonio Ramirez |
| 2,799 Matthew Brazeau | 1,279 Allison Cole | 786 Steven Sibelman | 514 Aaron Dupras |
| 2,707 Dominic Telymonde | 1,266 Alix Albright | 784 Carey Markoe | 509 Oscar Ortiz |
| 2,627 Jackson Cook | 1,265 Jessica Napiza | 784 Andre Hawthorne | |
| 2,596 Colton Capps | 1,260 Laura Frew | 777 Orby Kelley IV | |
| 2,578 Joshua Crisp | 1,256 Abdelaziz Farsakh | 764 Daren Davis | |
| 2,559 Aaron McLean | 1,224 Brian Gilmore | 739 Charles Belt | |
| 2,537 Heather Miller | 1,223 Kevin Kyler | 717 Eric Snyder | |
| 2,529 Sandra Byrd | 1,221 Azar Afnan | 716 Jonathan Boyd | |
| 2,346 Pauline Cresswell | 1,205 David Robinson | 700 Gregory Del Vecchio | |
| 2,294 Kristina Moore | 1,141 Patrick Guthrie | 700 Neftali Montalvo | |
| 2,281 Jason Smith | 1,138 Zachary Lakatos | 697 Robert Drake | |
| 2,166 Rayleen Kama | 1,101 Colin Quigley | 696 Julianne Scavo | |
| 2,123 Michael Russin | 1,085 Pedro Vazquez Armenteros | 689 Christopher Asbury | |
| 2,094 Micah Focken | 1,069 Tyler Dean | 686 Shundrekia Smith | |
| 2,068 Sandra Sandoval | 1,064 Christina Pierson | 675 Glenn Arakawa | |
| 2,026 Jimez Parker | 1,055 Daniel Walton | 670 Ronald Lackey | |
| 1,950 Juan Saldierna-Vera | 1,029 Katelyn Anderson | 668 Sonia Tyner | |
| 1,940 Brent Bowling | 1,020 Aldina DaRosa | 646 Cristi Huffman | |
| 1,888 Jahhad Crawley | 1,016 James Wilson | 645 Josie Ward | |
| 1,868 Junbin Koh | 1,013 Jonathan Hobbs | 643 Marco Camire | |
| 1,846 Duane Shaw | 1,005 Daryl Williams | 639 Erin Moyer | |
| 1,765 Pablo De La Cruz | 976 Tiffany Babin | 630 Jahara Lewis | |
| 1,760 Michael Shaba | 974 Jenna Grula | 629 Anthony A Lopez | |
| 1,757 London Nelson | 966 Delmy Diaz-Cervantes | 624 Travis Kovach | |
| 1,676 Verniecia Shivers | 959 Frances Walker | 609 Travis Henderson | |
| 1,624 Menno Glick | 954 Jamie McCrea | 601 James Urban | |
| 1,614 Kerlens LaRose | 950 Leticia Fields | 583 Daniel Franke | |
| 1,581 DeAnthony Hartman | 909 Michael Taylor | 574 Morgan Lobello | |
| 1,519 Ramon Velasquez | 905 Robert Schneiderman | 572 Branden Griffin | |
| 1,479 Lynne Hebert-Ouellette | 889 Charles Fineno | 567 Andrew Chambers | |
| 1,467 Tiffney Harmouche | 870 Anna Pulit | 564 Christopher Murray | |
| 1,459 Marie St Germain | 870 Llesena Tejeda | 563 Nacole Newbold | |
| 1,432 Torrey Hardy | 869 Ricardo Galvez | 547 Nichelle Alves | |
| 1,432 Dennis Hickey | 849 Kascey Williamson | 538 Inna Grigorov | |

- | | | | |
|------------------------------|------------------------------|-------------------------------|-------------------------------|
| \$4,579 Sami Mogannam | \$882 Mike Sukhbaatar | \$634 Megan Herickhoff | \$584 Nicholas Linonis |
| 1,637 Dason Phaul | 848 Nabil Spahi | 620 Diane Hampson | 556 Sherie Duvall |
| 1,092 Anna Senra | 802 Maria Ramirez | 617 Richard Walus | 542 Herivelto Pereira |
| 1,043 Bradley Weigand | 740 Ryan Vopat | 608 Ronald Friedlander | 541 Jimmy Tchen |
| 954 Gjergji Zemblaku | 682 Jorge Guerra | 600 Arthur Westergren | 514 Adem Abdula |
| 929 Joseph B Smith | 643 Nadira John | 597 Mandy Johnson | |

4 BONUS TOTAL: \$3,129,527

WORLD'S GREATEST \$1,623,692	LEADERSHIP \$1,230,899	SA/GA TRAINING \$231,597	REINSTATEMENT \$43,339
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All qualifiers listed achieved at least \$500 in bonus totals

MILLION DOLLAR CLUB

Another champion, another milestone! Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements.



Joey Kennedy
Altig-Orlovic Agency
Contract Date 10/31/96
Qualified January of 2015
\$2,008,143 of Net ALP

Directors of the Month





Murray Horowitz
Murray had 60.2% growth over January of 2014.
Sales Director




Laurie Onasch
Laurie is the Top Director for January 2015 with 27.70% Lead Growth.
PR Director

FOUNDERS CLUB


January Qualifiers - Outstanding Producers & PR Representatives:



Max Quasem
Cohen-Cohen
33rd Qualification
\$81,479 Net ALP
92.8 Ret



Tibor Simon
Altig-Orlovic
4th Qualification
\$74,152 Net ALP
90.0 Ret




Richard Carter
Altig-Orlovic
2nd Qualification
\$53,943 Net ALP
94.8 Ret



Joey Kennedy
Altig-Orlovic
2nd Qualification
\$78,147 Net ALP
81.2 Ret



Daniel Li
Altig-Orlovic
2nd Qualification
\$117,867 Net ALP
79.0 Ret



Joseph Sarasin
Surace-Smith
2nd Qualification
\$70,556 Net ALP
87.5 Ret



Thomas Fleming
Surace-Smith
1st Qualification
\$50,520 Net ALP
81.0 Ret



Gary Gooden
Jamison Weatherspoon
1st Qualification
\$76,630 Net ALP
78.8 Ret

WORK / LIFE BALANCE:



Rob Falvo
Executive Vice President
AIL & NILICO

WORK/LIFE BALANCE IS A BROAD concept that includes prioritizing properly between career and ambition on one hand, compared with pleasure, leisure, family and spiritual development on the other.

As the separation between work and home life has diminished, this concept has become more relevant than ever before. Related but broader terms include "lifestyle balance" and "life balance."

I don't know why so many stories we see or articles we read on work/life balance seem to focus on people who suddenly decide they've had it with working all the time and within one hour quit their job, buy a yacht or a jet, grab their family or their best friends or their dog and travel the world for a year or two. They



being in balance is more than just what you do with your time, it's also how you feel and think all of the time.

The reality is that wherever you go, you take yourself with you. I can go to the woods for a week to meditate, but if I've never meditated, or gained some inner peace or learned to be happy with who I am rather than what I do, I'll go up to the woods and count the minutes until I can leave or find some way to distract myself from myself.

Life balance is more than how we spend our time; it's also how we feel about that time and how present we are each moment. It doesn't always take one major event to want to change or to know something is not right for you. It's often a series of things. It is something you need to feel and understand.

Our business both at the Sales and Management/Leadership levels constantly

challenges us when it comes to balance. The great thing about the opportunity this Company offers is that any sacrifices you make in the present ALWAYS pay off with increased income in the future but most importantly, more time. It has been almost 28 years since I joined the Company and what I have seen this company provide in the area of "Quality of Life" for so many people that were willing to learn the art of "Time-Management" and "Goal Setting" is amazing.

Take an assessment of what you do and how you live your life. As you assess your life, if you find any areas that you don't like, make a conscious choice to change and be open and willing to try a new way. Don't wait, start today.

Work hard and play hard. But don't confuse the two.

May God Bless You!

"LIFE BALANCE IS MORE THAN HOW WE SPEND OUR TIME."

then get touted as the role model for the rest of us who either like to work, can't leave right now, or just want to enjoy life at home. Besides,



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